

# READERS' LETTERS



## ANNUAL GRIPE

I am wondering whether my husband and I are the only people who will write to you about this year's Daily Bridge Calendar.

We have used the Daily Bridge Calendar for several years and, until now, have found it easy to read. This year, however, we are both having difficulty with the small print of the set hands and explanations.

It will be interesting to see whether other readers also find the very small typeface a problem. If so, perhaps next year the format could be different.

**Mrs M G Poole,**  
Chippenham, Wilts.

## USED STAMPS

Perhaps readers would be happy to send any used postage stamps they have collected to me in support of Guide Dogs for the Blind.

**Mr C Bamberger,**  
179 High Road,  
Trimley St Mary,  
Felixstowe, IP11 0TN.

*I have already sent mine and will keep readers advised of funds raised.*

## BAN CLICKING

I very much agree that inexperienced players should not feel deterred from coming into bridge at all levels by any form of aggressive behaviour.

May I suggest that ostentatious card 'clicking' should be 'discouraged'.

A few players seem to be unable to detach a card without a remarkably audible, unnecessary and ridiculously aggressive click. This is irritating to many and no doubt intimidating to some, particularly when frequently associated with other dominating traits.

**Mrs M J Wilkinson,**  
Cynntwell, Cardiff.

## SCHOOL HELP

I would dearly love to start a bridge club at a prep school where I teach. Is this a good or bad idea? Have you any tips for how I should go about it?

I wish that you would have more weekend events during half-term holidays. I recently had a fabulous time at one of yours at Marsham Court during half-term.

**Heather Vale, Wells.**

*I will send you some used packs of cards, a few items as prizes, a book or two for the school library and a few back numbers of BRIDGE. How to play Mini Bridge can be found in my website library.*

## CORRECTION

Some of the things mentioned in Janet Miller's letter in BRIDGE 87 need to be corrected. We are members of, but do not run, the Rhiwbina Bridge Club, which is one of the largest and most successful clubs in the Cardiff area.

**Pearl & Phil Duncan, Cardiff.**

## HALL OF FAME

I wonder if you would include the Life and Times of Samuel Stayman and his great contribution to the game of bridge with the Stayman system. Was he a great player? You might also include Blackwood. It should make for interesting reading.

**Morris Stollar,**  
Stanmore, Middlesex.

*Thanks for the suggestion. The new feature starts with the next issue.*

## MORE

I am looking forward to more bridge articles rather than discussions about EBU and short stories. The previous format was wonderful.

**Janette Glass, Aberdeen.**

*The pagination has been increased to enable me to cater for all tastes.*

## PRIZE BEEF

I just had to write and let you know how much my wife and I enjoyed our 'prize'. The Donald Russell taster pack arrived in perfect condition and the quality of the beef was first class.

**John Adie,**  
Kirkcaldy, Fife.

## DIRECT MEMBER

Ned Paul's article in BRIDGE 87 was useful and informative.

I am an individual member of the EBU and paying a subscription direct to EBU. Indeed, I have just paid my annual subscription of £22.

I am not a member of any bridge club and do not intend to join such a club, although I might from time to time play in a duplicate as a guest of a club member. I very much enjoy the EBU magazine, English Bridge, where the articles seem to be of a good standard and wide ranging.

How will I be able to continue to be an EBU member under the proposals? More importantly, how will I be able to continue receiving English Bridge?

**Tony Fine, Bournemouth.**

*You will still be able to continue to pay your subscription and I apologise that Ned Paul's otherwise splendid overview omitted to mention this possibility.*

## SOUL MATE

In the recent edition of your excellent magazine, Linda Saunders could have written her article just for me. My problems are so like hers and the solution she found could be just the help I have been looking for.

I would love to try the 'free download' of games from Bernard Magee's Acol Bidding. How do I go about getting it?

Do not worry. I too am a very respectable woman - old enough to be Mr Magee's mother - probably yours too - but I need help!

**Mrs D Leach, Liverpool.**

*Go to my website and use the link to Q-Plus.* ►

## READERS' LETTERS *continued*

### PRIZE MUG

Thank you very much for the mug, a lovely souvenir of a very happy holiday. 'It Is Only a Game' but what a game. The uninitiated would have no concept of the pleasure and pain it can produce.



With your sister Janet Ward, pictured above, I had a lovely chat as we bubbled away in the warm Jacuzzi, gliding over the blue sea, prior to a fine meal and game of bridge – lovely.

**Margaret Bailey,**  
Guildford, Surrey.

### ALL IN ONE HAND

Playing rubber bridge our opponents claimed the honours bonus 150 by including those in dummy.

I always thought one could only claim them if they are held all in one hand and not including those in partner's hand. Who is correct?

**Mary Pilkington, Colchester.**  
You are.

### HISTORY LESSON

Am I alone in seeing a similarity between Pay-to-Play and the Community Charge/Poll Tax? To the people who conceived the idea, the principle that all those who benefit from council services should pay seemed fair. In real life, people who had hitherto paid nothing and saw little benefit in the services on offer thought it most unfair. They voted with their feet and refused to pay. In the end,

the government had to back down and drop the Poll Tax. Will history repeat?

**J Smith, London, by e-mail.**

### NEW DIRECTORY

Thank you so much for your kind help in introducing me to a new bridge club.

I have become a member of Hart BC and found a nice partner. The club is very friendly, just like the one I left in Telford.

**Mrs B Lee, Farnborough.**

### VICTORY? POINTS

Having won six out of six matches it seems unfair that we are not top of the league. It has been explained how the scoring works but I know of no other game where a win is not a win and you can end up winning all your matches and still not be promoted. I am sure there would be uproar if similar scoring applied to football matches.

**Fiona Beveridge, somewhere in Scotland by email.**

### THRIVING GAME

Whilst it is fashionable for the EBU and others to lament that the number of bridge players is declining, I suggest that this is only the case for duplicate bridge.

Amongst my generation, especially amongst ladies and in rural areas, my experience is that rubber, and increasingly, Chicago is a growing basis for many convivial occasions – both social and for charity. Participants all wish to play as well and as competitively as possible, but do not want the hassle of preparing duplicate boards and of reporting results so that some can earn masterpoints.

There is thus a growing

'broad crush' of people playing bridge of all varieties. I believe that if the EBU would recognise this explicitly, then, with the help of your excellent magazine, people will see playing bridge as an expanding rather than a contracting activity.

**Mr C H Pope,**  
Watermillock, Cumbria.  
The EBU have only recently accepted the reality of declining numbers.

### OCTET

For some time now, a group of 8 of us have played almost every other Saturday. We have devised a system of scoring that allows each of us to keep our own score.

We play duplicate deals, four deals per couple and then change partners. After scoring them all, we compare North-South at Table 1 with North-South at Table 2. If, for example, Table 1 couple has done better than Table 2, they give each other 2 points, if the score is the same 1, and if worse, then a 0.

Therefore, at the end of the night there is usually an individual winner. It is great fun and highly competitive to say the least, but of course each player is out for himself so to speak.

I do not know if this is any help, but just a suggestion.

**Marie-Claude Simpson,**  
London W5.

### NO CONTEST

I normally read your excellent magazine methodically from front to back but as I am particularly interested in the EBU strategy (or is it fiasco?) I now turn first to the letters section and of course to Ned Paul's article on the same subject. I am treasurer of two clubs and both have decided not to renew their affiliation to the EBU. The reason is a simple one. Each club will

face an extra charge of at least £600 p.a. for no extra benefits because we do not have any interest in masterpoints. The decision was an easy one.

**Alan Smith, Kirk Ella,**  
East Yorks.

### THREE HANDED

I play every Saturday night with my friends and sadly one of them has reached the incredible age of 98 and does not feel she can cope anymore. So for the last three weeks we have been attempting 'three handed bridge' (as we cannot find anyone else to fill in).

Of course, we have got into the most incredible mess – so, I am asking, is there a method for three-handed bridge? (we play 'combined count' or 'fishy club').

I feel sure that I have played it years ago – I taught bridge for over 20 years and feel I should know.

We really would like to continue meeting and until we find another player to fill in, we are literally 'up the creek'. I would be so grateful if you could help me.

**Jean Holford, Prenton, Wirral.**  
Is there someone out there who lives near enough to make up the table?

### PRE-HISTORIC

I am a dinosaur and not online and so wonder if you can help me.

I am told bridge games were available that were battery operated, one of them being Saitek Pro Bridge 500. Are there any such aids on the market now?

**June Langdon, Bristol.**  
Yes, but they are dated.  
Why not buy a laptop?

### STILL ACTIVE

I am 87 and feel that even just reading some articles helps keeps my brain active.

**Mrs C E Scott, Norwich.** ▶

## READERS' LETTERS *continued*

### FROM THE ENGLISH BRIDGE UNION GENERAL MANAGER

The variety of letters and opinions in your magazine are of great interest to us at the EBU and extend the reach of our unprecedented consultation, for which we are grateful.

I frequently see letters from EBU members to whom I can direct a response, if appropriate, and have done so. On occasions some of the

enraged by the lack of services for "the turkeys" and I hoped that I could do something about it from within. When interviewed, I strongly reiterated my views and I still got the job.

My job as General Manager is basically administrative, but it certainly does give me a chance to provide representation for us "turkeys" at all levels, and I continue to do that, and to influence policy making



information they convey is somewhat less than accurate. The same applies to articles about EBU policy written by someone who is not in the loop and who is adding their own spin into their response.

I would first like to respond to a response to a specific letter. In a letter to your February issue Bob Rowlands, a well known tournament player and Premier Grand Master (the highest rank that can be achieved in this country, and hardly a "turkey") appears to stand up "for the turkeys", which is a phrase I strongly resent. I say "us" because I am one of those "turkeys". I am a club player and occasional tournament player of no significant bridge repute. When I applied for my position with The English Bridge Union I did so because I was so

where possible. I would have to agree completely with Mr. Rowlands that in the past The English Bridge Union has been elitist and has concentrated on its tournament players, such as him. However, that is not the future for the Union; logic and common sense is prevailing within the current board of the Union and we are working on many new initiatives for the good of bridge in England in totality, not just for the benefit of the Union. These initiatives will include being far more inclusive for us "turkeys", who make up the vast majority of bridge players, worldwide.

In the same issue, Ned Paul addresses the revised proposals. I would like to correct a number of inaccuracies. While I would hardly describe bridge as a "sport" Mr. Paul is inaccurate in his reporting of the

position of the International Olympic Committee. I quote here directly from the World Bridge Federation's web site:- WBF: a 'Recognized Organization'

In June 1995, the International Olympic Committee (IOC) admitted the World Bridge Federation (WBF) as 'part of the Olympic Movement', awarding it the status of a 'Recognized Sport Organization'. This recognition was accorded under Rule 4 of the Olympic Charter.

Again, taken from their current website, no less than 37 countries having Olympic Committees have recognised their national bridge federation and used this to offer their own bridge federations grant money. For example, the Polish Bridge Federation receives their equivalent of many hundreds of thousands of Euros each year as a result of the recognition they are granted.

Unfortunately, the same does not apply in England; perhaps it will, if and when The English Bridge Union has a significant membership.

Mr. Paul authoritatively quotes a 40p pay to play fee; as this figure has not been determined yet and will not be until we have analysed the club questionnaires in full, I am unaware as to where this figure has come from.

He also suggests that we are attempting to generate a "master/servant" relationship with our clubs; this is grossly unfair. The contract will ensure our clubs receive the services they want from their NBO by providing them with a signed agreement. Far from being an attempt to create the type of relationship he suggests, we expect to be establishing, in totally transparent form, what each party is expecting from

each other, like that between any service provider and its client.

Finally, The English Bridge Union is not restricting its options for change to solely financial issues. Significant and revolutionary changes are likely to emerge in the near future from other discussions that are taking place at this time.

**Barry Capal.**

### FROM THE EDITOR OF ENGLISH BRIDGE

In a letter published in BRIDGE 87, 'Not a Club', Mr Richard Ackland states that as a direct member of the EBU he will no longer be able to join the Union should the Proposals for a new Strategy be approved. You might like to reassure your readers that this is not the case.

Mr Ackland's letter was also e-mailed to me as editor of English Bridge. I forwarded it to the Vice-Chairman of the EBU, Sally Bugden, who replied to Mr Ackland as follows: 'If you read the original strategy proposals you will see that we will continue to operate a direct membership for those members who do not belong to an affiliated club. The price of the direct membership will be determined when we have calculated an accurate Pay to Play fee. We will be able to do this when we have completed the club survey we are currently undertaking. We certainly do not want to exclude anybody from our membership and are working hard to accommodate all duplicate players.'

I guess that Mr Ackland was satisfied with Sally Bugden's reply as he e-mailed her on 7th November last, writing: 'Many thanks for your prompt reply, by which I am somewhat reassured.'

**Elena Jeronimidis.** ▶

## READERS' LETTERS *continued*

### STRATEGY

Reference the proposed Pay to Play article(s), and your February 2008 publication, which asks – 'Where do you stand?'

Throughout the debate, the reference is to 'bridge clubs'. I do not belong to a bridge club, but to a social club, with a bridge section. Other sections include bowls, snooker and social. All members of the club are required to pay an annual membership fee, currently £25.

In addition, members of the bridge section pay £1 each session. We currently have two sessions per week, the proceeds of which support the bridge section and the club on a 50/50 basis.

I also play at another local bridge club on occasions, paying a visitor fee in addition to the normal fee of £2.

Both venues are well organised, with competent committees.

Most members are retired people who, whilst competitive, appreciate the social aspect of bridge, and from comments made re masterpoints, use the slips of paper for shopping lists!

I am not interested in masterpoints.

The imposition of a 40p levy will add approximately £50 to my outgoings. Can I afford it? – Yes. Will I pay it? – No,

The proposals contain so many references to 'hoped for' benefits. Your criticisms of these are well founded.

If the EBU feel confident that the majority of bridge players would favour their proposal, why do they not have a referendum?

As usual, it is all about money, and not for the benefit of bridge players.

You asked, 'Where do you stand?' I would rather contribute to your publication – a truly marvellous free BRIDGE magazine – than subsidise a central body that offers no quantifiable benefits to individual clubs.

**Mr F R Edwards, Norfolk.**

### WHERE TO NEXT

Our present game of bridge has evolved from Whist and Auction Bridge into Contract Bridge together with rule changes and changes in scoring and even the introduction of Chicago into its present form. There is no reason to suppose that the process has ended and it is interesting to speculate on what may come next.

I feel that clubs and diamonds are unfairly discriminated against; they are slighted as 'minors' and they only score 20 points per trick in contrast to their 'major' cousins. Yet the penalties for undertricks all have the same value. Should it not be cheaper to go down in a minor to redress this imbalance?

I propose scoring as follows: For each undertrick in a minor 30 points non-vulnerable and 60 points vulnerable. Doubling to do what it says: 60 points non-vulnerable, 120 points vulnerable, rising to 120 and 240 for the second and subsequent undertricks. The rest of the scoring to remain as at present.

This change would make calculation of sacrifices both at high and low level more complicated and there would surely be an enhanced element of bluff.

Do you think it might be possible to assemble enough brave spirits to try it out at one of your organised events?

**Mrs G F Abercrombie, Notts.**

### NO DISRESPECT INTENDED

As a regular reader of your magazine, I would like to make the following observation.

On page 6 of BRIDGE 87 there is a short piece entitled 'OBITS' and the second person referred to in that piece is a John Gavens.

John was one of my partners and I played many times with him, winning various evening competitions. We also did very well in some outside events and bridge leagues. I also used to take all his surplus stamps to a London based charity over many years.

When one has a relationship with a deceased person named in an obituary column, there is a feeling of friendship, and respect, for the individual concerned. I believe that the title 'OBITS' does not cater for those feelings and rather trivialises the situation.

I would respectfully suggest that you do not abbreviate the word but use the heading 'OBITUARIES' in full in your future publications.

**Mr C J Carless, Worcester Park, Surrey.**

### PRIZE IDEAS

I belong to a small friendly Bridge Club that meets once a week to play Chicago. Normally there are between four and six tables with a prize of a bottle of wine to each of the winning pairs. The winners are those recording the highest plus score after deducting the minus score.

My partner agreed to

provide a shield to be presented at our Christmas 'do' to the winner recording the highest net score during the 12 month period starting 1 January 2008. However, we do foresee problems and, whilst they are soluble, we would welcome any guidance you or your readers may be able to offer.

Whilst most partnerships are ongoing, we do have occasions when either one or the other of the partners is unavailable due to other commitments, holidays, illness etc. In such cases, we can generally 'make up' with another club member or guest. This means that partnerships can be disturbed for six/eight weeks of the year. Currently we are scoring each individual player with the number of plus or minus points they score each week. Being a partnership game, it would be more appropriate if the 'pairing' were to win rather than one member of the partnership.

Any comments or advice would be most welcome.

**Geoff Pritchard, Crewe, Cheshire.**

### WAITING

I have been a member of the EBU for 40 years; indeed Totteridge Bridge Club has been affiliated since its inception some 24 years ago, and I am not at all happy with the EBU's proposals for change.

I play at two other clubs besides my own and most players with whom I have spoken are not at all happy with the way things are going. I am awaiting the final strategy setup, which I believe will be out soon, before serious consultations with our members and coming to a decision.

**E B Marriott, London N10.**

## READERS' LETTERS *continued*

### BRIDGE FOR IDIOTS?

At the risk of sounding churlish and curmudgeonly (which I probably am), I must tell you that the article by Bernard Magee 'Ruff in the Short Hand' in the February issue no.87 of BRIDGE insults the reader's intelligence. Any player of the most mediocre standard learns, or more likely spontaneously recognises, at a very early stage in his bridge experience, that a ruff in the short hand is likely to yield an extra trick. It is an extravagance to waste a whole page in telling us no more than that.

**Anthony Harkavy, by email.**

### SELF CONTROL

With regard to Ned Paul's article re the EBU's proposed strategy, it is the best I have read yet. I have written twice to the EBU and received one reply but, for all I have read, I am not at all convinced that this is a sensible way forward. I am very much against any form of compulsion, and I do not agree with what they claim to be the advantages. For a few maybe, but for the majority of bridge players, no.

For me, and many others, bridge is a pleasure, a hobby, a means of socialising and keeping the grey matter alive and activated. All of this we can

achieve without being a compulsory member of the EBU. There are many other points I have made, which you can read in the copy letters I have enclosed.

In conclusion, I am still not convinced, despite the EBU's denial, that this is not all about money and taking control of all Bridge Clubs. So, despite having been a member of the EBU for many years and an active member of my local club, I am inclined to opt out should these proposals go ahead. I do not wish to be under anyone's control, particularly in my pleasure hours.

**Gordon Smart, Kettering.**

### ANY FREE LESSONS

Your downloads of past articles within your online library are an excellent learning aid for one introduced late in life to this fascinating game of bridge.

Apart from the widening range of CD-ROMS and books, are you able to suggest any other teaching aids that are able to provide suitable instruction?

**Harry Healy, Caythorpe.**

### GIVE IT A GO

Mr Hill might care to try a 'crossteamplicate' session. The first step is to ensure that he has a set of eight boards of wallets and sixteen decks of cards.

Step two is to divide the eight players into three teams of four. To do this place four aces and four twos face down on a table, and ask each player to take a card. The card taken identifies the player for the whole of the session.

Now play three legs, each of eight boards:

Leg 1:- Aces verses Twos. Aces play NS on table one and EW on table two

Leg 2:- Major suits versus Minor suits. Majors play NS on table one and EW on table two

Leg 3:- Red suits versus Blacks. Reds play NS on table one and EW on table two.

So long as no leg results in a tie, there will be an eventual deserving winner. For example, if the Twos beat the Aces, the Majors beat the Minors, and the Reds beat the Blacks then the two of hearts is the overall winner.

Some points of detail. To keep the arithmetic simple I score each leg as pairs, i.e. two for winning, zero for the loser and one each for a flat board. If this results in a tie, I re-score the whole leg using aggregate points. Failure to get a result is rare (perhaps I have been lucky) We normally start with four boards on each table. Make these and play them as in a club, and then exchange them with the other table. If provision of boards is a problem then you can manage with four – two on each table to start and then

beginning again when both have been played at both tables.

An alternative is to use the movement from a two table progressive Chicago tally card, but use the duplicate boards instead of dealing the hands (exchanging them between tables when they have played two). In this way, each round of four deals becomes a mini teams match.

Now, it may be that none of this will suit Mr Hill, since his players wish to keep the same pairing throughout the session. There seems to be no problems here. You can split the four pairs into three different combinations. Each combination plays eight boards, and simple pairs scoring will probably produce a winning pair. Sometimes, of course, there will be a tie, but that can also happen in a club! Recourse to aggregate scoring for the boards played by the tied pairs may sort this out.

I wish Mr Hill as much pleasure from his two table sessions as I have had from mine.

**Eric Wood, Worthing.**

### SURELY NOT

I do not subscribe to the theory that playing Duplicate makes people rude, cantankerous and bad tempered. My wife will confirm that I am all of these things even when I am not playing duplicate.

**John Ayshford, Guildford.** ►

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## READERS' LETTERS *continued*

### GENERATION GAP

I always enjoy BRIDGE. I find it very relevant to the 'ordinary' club player such as myself.

I am chairman of a local club, which plays duplicate bridge at least five nights per week. I also play at various clubs in Manchester including Manchester Bridge Club itself. At our club, we are trying very hard to keep existing players and attract new ones in an ageing demographic.

However, I have a problem: My (i.e. 'the older') generation was brought up with a lot of familiarity with playing cards – happy families, cribbage, whist, etc. This is not the case with the modern generation who are very used to computer games and interaction with monitor information. As a result, the younger players expect instant results and well run websites. We are now providing this at our club with the excellent Score Bridge, Bridge Webs and Bridgemates IT support.

I also find that the younger players are much more interested in the science of bidding, expecting truly random hands in order to develop effective bidding methods. They are also much keener for post hand analysis, and expect to be able to see any hand on the website, immediately after the event. We are now able to support all of this with Duplimate dealing machines added to the above IT support.

My generation is gradually learning to accept the benefits of the latest scoring programs, Bridgemates and a website. However, they are still resistant to random hands. 'They are fixed' is the

cry. They also resist non-Acol bidding systems (licensed under English Bridge Union), such as one developed by younger players here in Manchester, and that I play. 'It's unfair' is the cry. This can cause conflict and suspicion between modern young players and traditional players rather than induce encouragement.

How do we foster a change of attitude in more mature players? In addition, how do we get across the 'IT modernity' of the game to younger players in schools etc? The English Bridge Union has been issuing lots of 'objectives' lately, but I detect nothing of real help.

**Mr D B Tattersall,  
Manchester.**

[Readers, let me hear from you with your ideas.](#)

### OUTSIDE HELP

As I am not a bridge player, it is probably a bit of a cheek to write. However, as a 'Duplicate Bridge Widower' of some 30 years standing, maybe, on reflection, I can contribute some unbiased comments.

I do not normally peruse your magazine, but after a recent bridge afternoon or evening at the New Milton Community Association, my wife mentioned that you had discussed the question of Pay to Play and had generated much unhappy debate. I had spotted the title of Ned Paul's article in your latest edition and decided to read it carefully, and in full. I thought it was excellent.

Well reasoned and argued, but I can understand why he seemed rather reluctant to come off the fence over the issue. However, I do not feel I need to do so.

The EBU action seems very heavy-handed and unilateral – it has not made their case for the changes. Whatever made them think that bridge could count as a sport or become part of the National Curriculum? Somebody is living in 'cloud cuckoo-land'. As Mr Paul so correctly states, the 'One size fits all' proposals do not fit into the bridge landscape.

Mrs Redman has collected masterpoints for at least 25 years, and has been a County Master for some while. However, it is not the be-all and end-all for her. She thoroughly enjoys her duplicate bridge, the social contact and the mental stimulation the game provides. If they push the changes through, she will simply no longer bother to collect masterpoints. I suggest that this will be the case for several thousand similarly minded players.

Think again EBU before you continue with such ill judged and ill thought out proposals, which will do nothing for the future of good bridge in England.

**Derek Redman,  
New Milton.**

### RULES RULE

I am very surprised by the number of correspondents who seem to object to playing to the rules, or to having them enforced by calling the Director.

Once, when directing at our group, I was explaining a rule to a player who turned towards her LHO and said, 'I don't bother about all these rules. What do you think?'

LHO, who was an inexperienced player but who had come to bridge from chess, replied. 'I love the rules!'

Duplicate bridge is a competitive game and, like all other games of this kind

must have rules, and a 'director', 'referee', 'umpire', or 'controller' to interpret them.

I played (and taught) rubber bridge for 40 years and I have played duplicate for the past 20. Once I learnt duplicate, I never again played rubber bridge: too few rules and so, too much cheating!

May I respectfully suggest to those who don't like the numerous essential rules in any competitive game either to keep to all the duplicate rules, and not to complain about them, or to play only rubber or Chicago, where there are few rules, and no 'director' in control to enforce them.

Rule breaking in any competitive game is a form of cheating. We do not want this in bridge – do we?

**Peter Mohan,  
PM Bridge, Bedford.**

### ACROSS THE POND

For the past year I have received BRIDGE, which I find to be very enjoyable reading. When I finish, I take it to the club I play at in Bremerton, WA so others on this side of the pond can also enjoy it. I got on your mailing list when I was a member of the Antarctic Expedition Team on MV Discovery during the Feb 07 Antarctic season.

During the cruises, I played whenever my schedule permitted. I must say, your Mr Bridge people made me feel most welcome and it was a treat to play with and against the many players from the UK. Their lectures were very informative and they ran an enjoyable bridge game. I look forward to BRIDGE continuing to arrive in my mail (post) box.

**Dick Taylor,  
Port Orchard,  
Washington State, USA.** ▶

## READERS' LETTERS *continued*

### ABOLISH MASTERPOINTS

I learnt bridge at school forty years ago but have only been able to play club duplicate for the last few years. Both clubs at which I play regularly have around eight tables. The first has a generally better standard of play, but a much worse standard of behaviour. Apart from husband and wife partnerships who bitch about each other's shortcomings, one or two pairs would try, consciously or unconsciously, to intimidate their opponents by calling the director for any conceivable infringement they perceived. I was cited for opening a weak 1NT on a flat 15-point hand and, on another occasion, for taking out my partner's penalty double of 1NT. They would usually call the director on most rounds of an evening. When I moved and found a new club, the atmosphere was delightfully free of acrimony and calls for the director occur less than once a month. I went as a guest to another local club but found that this was more like my old one and so have not been back.

My conclusion is that some club bridge has become over-competitive. It is small wonder if beginners find this off-putting and thus the number of regular players is in decline. I cannot help feeling that the masterpoints scheme contributes to this excess of competitiveness, which undermines the pleasure of an evening's cards. Let clubs use the sums saved by opting out of the EBU (or better the EBU abolishing masterpoints for club events) to reduce table money or awarding small

prizes of their own choosing. Finally, club management must address the issue of bad behaviour as and when it arises so that the great majority can enjoy our splendid game to the full.

**Nicholas Beswick,  
Brynmawr, Gwent.**

### WISHFUL THINKING

Your magazine is what it is all about. A healthy debate about the future of the EBU is now taking place in your pages.

The EBU could soon be sitting on a 'pot of gold'. As each club enlists its players into the EBU, it will deliver up their names and addresses for the circulation of the 'free' magazine. Accordingly, the EBU will become the custodian of a database containing some 100,000 of the more intelligent, and indeed wealthier, citizens of England. This will become an amazing marketing asset.

We need to know more about the 744-odd shareholders of the EBU. Can we trust them? Who are they? Will the new 100,000-strong enlisted 'membership' be appointing auditors or electing a committee of management?

**Neil Riley,  
Whitley BC, Cheshire.**

### PERMISSION SOUGHT

I thought Ned Paul's article on this was the best summary of the issues that I had seen and would like to circulate it to county colleagues but, before doing so, I felt I should ask for your permission.

**Tom Garrett, Membership Sec, Berks & Bucks CBA.**  
[The summary is in my website library.](#) ▶

## SHORT AND TO THE POINT

Your gems of information, like Etiquette at the table gives everyone lots to talk about. **Bert Barnikel, Tenby, South Wales.**

My wife had a taster pack from Donald Russell three years ago and we are now very regular clients. **W B Shepherd, Devizes, Wilts.**

I would like to start playing again. Is there a club near me? **Mrs C Parker, Suffolk.**  
[One good reason for my compiling a club directory.](#)

Finding non-EBU clubs is difficult. I have moved and would like to find a Rubber Bridge club in my new area. **Vic McLoughlin, Birmingham.**  
[And another good reason.](#)

As a Bridge teacher I found a number of useful articles that I can adapt for my lessons. **Richard Wheen, Betchworth, Surrey.**

Having read pages 27 and 28 of BRIDGE 87, who would want to waste their time playing cards with people like these? No wonder bridge is in decline. **G C Warren, Falmouth, Cornwall.**

We feel your articles on the EBU proposals are very useful and fairly presented. **Mr & Mrs Cork, Billingshurst, West Sussex.**

I look forward to receiving BRIDGE and my husband – not a bridge player – says I am off to my séances. **Mary Greenfield, Wantage, Oxon.**

I play precision – how about a few articles on this. **G W Taylor, Ballymena.**  
[A series on systems is being prepared for 2009.](#)

I enjoy this magazine very much but do not always agree with your contributors.

**Mrs A. Walker, London NW8.**  
[Nor do I.](#)

Great mag, but EBU stuff is boring for beginners. **Sent in anonymously.**

I will definitely be using Global Travel Insurance for any of my future trips abroad as the premiums are very suitable for my age group. **Mrs B Bucknall, Keyworth, Notts.**

I think the mail order list should be in all issues. **S L Gould, Solihull.**

Could you indicate if any of your tours/trips can be a combination of bridge and golf. **Mrs G E Beaton, Guildford, Surrey.**  
[There is a full 18 hole golf course as part of the Staverton Park conference centre complex.](#)

I hate an inquest. **Patricia Dodd, Upton by Chester.**  
[So do I.](#)

Thank you for my favourite magazine, it makes me feel like being part of a large family. **Anna Pinson, Horley, Surrey.**

May I remind your readers that in my experience once headquarters becomes too intrusive, the organisation collapses. **Rear Admiral I G W Robertson, Uckfield, East Sussex.**

Seeing Simon Lucas has moved on, will you still have a mail order department. **R Rudland, Bristol.**  
[Yes, but limited to my growing range of software and other publications.](#)

## READERS' LETTERS *continued*

### UNDISGUISED PLUG

Would you like to give us a mention in your next magazine? Hitchin Bridge Club found a new way to publicise their club this week, and raised money for the local Hospice into the bargain. They entered two stalwart members in the fancy dress race at Hitchin Pancake Festival. The King of Spades (Norman Bond) and the Queen of Hearts (Lorraine Cooper) did us proud. Anyone who thinks that this was a bridge too far, or that we are clearly a couple of cards short of a pack, can see us behaving normally at Bancroft Hall in Hitchin every Wednesday.

**Margaret Eddleston.**  
**Hitchin Bridge Club.**  
☎ 01462 623447.

### CLUBS' RESPONSE

I could not agree more with the sentiments and analysis in Ned Paul's article in BRIDGE 87. Like him, I have been an EBU member for a long time, nearly 50 years in my case, I deplore the coercion implicit in the current version of the EBU proposals and will decide the position I will take when the final proposals appear. The criteria that I, and most people, I suspect, will use in judging those final proposals are what they will do for: a) Clubs, b) EBU club members and c) Non-EBU club members.

Unless the final proposals are radically different from the existing ones, and all indications are that they will not be, the answers from local clubs and their members in my area are likely to be a) little, b) virtually nothing and c) nothing.

While I believe in one member one vote, there is,

actually, a sort of democracy in the current EBU structure. We should all remember that the EBU Board and MDAG (Membership Development Action Group) are the servants, not the masters, of the owners of the EBU – the shareholding counties. In turn, the county committees are the servants of the affiliated clubs. If the EBU shareholders do not endorse the MDAG proposals, they will founder. So, whether they support or are against the final proposals, individual members and clubs should let their county representatives know their views. How the counties vote at the EGM will be recorded and can be determined even if the Freedom of Information Act has to be invoked to achieve it. If the way your county casts its votes is not to your club's liking, the remedy is simple. Liaise with other clubs and, if sufficient of them agree, vote the county committee off at the next AGM. Then, if sufficient counties do not agree with the final decision, they should initiate another EGM based on a motion of No Confidence in the EBU Board.

It will never come to that, of course. If sentiment in the local clubs in my area is anything to go by, four out of five are likely to disaffiliate. The minority of EBU members in those clubs that do not affiliate will also join the club that does even if they have no intention of playing there in order to preserve their EBU membership (direct EBU members in the area will probably do the same). However, all five clubs will continue to run simultaneous pairs events in which one reasonable result will provide

as many black points that most members who want to collect them can earn in a year from normal club events. The collective income from those clubs and their members will be no more than 20% of today's payments and the EBU will either become bankrupt or have to levy such a high P2P fee that it will become self-defeating.

In summary, instead of the steady decline that it is currently experiencing, the EBU Board is probably going to attempt to drive through final proposals, which could precipitate almost immediate suicide. That is something I would not wish to see as I too think a strong national organisation is essential for bridge in this country.

I find it astonishing that the EBU did not attempt to identify the reasons for the current decline in membership and institute vigorous corrective action before proposing such radical and divisive financial restructuring. If it had and had it been successful, no restructuring would have been necessary.

If any of your readers want to see the co-ordinated district response, made four months ago, of five of my local club committees to the EBU proposals as they currently stand, including positive proposals that the EBU should consider, they can read it on

[www.gosportbridge.hampshire.org.uk](http://www.gosportbridge.hampshire.org.uk).

**Keith Palmer, Gosport, Hants.**

### SPREAD THE WORD

In your previous issue, Mr. Nuttall suggested that you place BRIDGE in the waiting rooms of your local dentist and GP's surgeries. This looks like a case for a bit of self-help. Perhaps you should suggest to your readers that they should leave their copies at these waiting rooms (also chiropodists, osteopaths etc.), when they have finished with them. I certainly shall in future, though I shall check first with the receptionist that it will not cause a problem.

**Chris John, by email.**

### TRAVEL INSURANCE

Thank you for giving your personal attention to my query regarding holiday insurance for the not so young. Pleased to report that when booking my own holiday, Global Insurance told me that they had a very good response to their advert in BRIDGE and I understand that they are considering further advertising.

**Jim Kelly, by email.**

### ALL GOOD FUN

Your request for a few bridge-related words please, reminded me of the time my wife was playing, having just bought a brand new pair of glasses. She was obviously very happy with them, and remarked 'I can see so much better with these new glasses!' to which I replied without thinking, 'So why didn't you see that the jack of diamonds was a master?'

**Arie Hepner,**  
**London NW11.** ■

**Write to Mr Bridge at:  
Ryden Grange, Bisley, Surrey GU21 2TH  
or e-mail [letters@mrbridge.co.uk](mailto:letters@mrbridge.co.uk).**

**E-mail correspondents are asked to include their name, full postal address and telephone number, and to send no attachments.**

**Letters may be edited for length and clarity.**



# ANSWERS TO THE BIDDING QUIZ ON PAGE 3 by BERNARD MAGEE

## 1. Dealer North. Game All.

♠ Q 4		♠ A K J 8 3
♥ 9 8 7 6 5		♥ 2
♦ K 8 5 3 2		♦ A Q J 10
♣ 5		♣ 7 6 4

West	North	East	South
	1♣	1♠	1NT
Pass	2♣	2♦	3♣
?			

**4♦.** With quite a weak hand, you have taken no active part in the auction up to this point. Now that you hear your partner bid a new suit, you perk up. To bid two suits in such a competitive auction, your partner must have a good hand with distribution and good suit strength. Bearing this in mind, your hand has suddenly leapt in value – fantastic diamond support, a singleton in the opponents' main suit and an honour in your partner's first bid suit. It could not be better and it is important that you convey this message to your partner. 3♦ would not say enough; you need to jump to 4♦ to tell your partner that not only do you want to compete to 4♦, but also that if he is full value for his bid then game might be on. Here your partner with two strong suits would take up your offer and bid to 5♦. With a singleton each, 11 tricks are straightforward.

## 2. Dealer South. Love All.

♠ K Q 6		♠ A 9 5
♥ A Q 3 2		♥ K 8 6 4
♦ 3 2		♦ 5 4
♣ K Q 5 4		♣ 8 7 3 2

West	North	East	South
			3♦
Dbl	Pass	3♥	Pass
?			

**Pass.** You made a take-out double of 3♦, which demanded that your partner bid; this means that he could have bid 3♥ with no points at all!

Your partner places you with about 15 points and responds accordingly – thus with ten points your partner would have jumped to game (4♥). You can only bid on over his response if you are much stronger than you

have promised. This means you should have at least 19 points including distribution – with only 16 points and a balanced hand, you should pass.

On the given hand, you will be very glad if partner can scrape home in 3♥. Another thing to note when bidding over a pre-empt is that suits might not break evenly and thus close games will often go down.

## 3. Dealer East. E/W Vul.

♠ 7 5		♠ J 9 4
♥ K Q 5 2		♥ A J 8 4
♦ J 3 2		♦ A K 4
♣ A Q 8 7		♣ 6 4 2

West	North	East	South
		1NT	Pass
2♣*	Pass	2♥	Pass
?			

\*Stayman

**3♥.** After partner's weak no-trump, you use Stayman and find an eight-card heart fit. Well, what level is your rebid to be – Pass, 3♥ or 4♥? With 12 points and the chance that your partner has 14 points, you certainly should not pass two hearts. So, should you invite game, by bidding 3♥ or bite the bullet and jump to game, there are after all just seven losers? Beware the weak notrump opener – it can be a weak hand for a suit contract (it often has eight losers and can have as many as nine losers). You do best to be cautious and simply invite game. This way, if partner has a bad hand, he can pass – just like his poor hand in this case – nine tricks are likely to be the limit on these two hands.

## 4. Dealer East. Game All.

♠ 5		♠ A K 7 6 4
♥ A Q 7 5 2		♥ K 4
♦ A K 3 2		♦ Q J 8 6
♣ A 8 7		♣ 9 6

West	North	East	South
		1♠	Pass
?			

**2♥.** There are two main hand types with which to make a jump-shift response to an

opening suit bid: (i) a hand with 16+ points and a strong six-card suit; (ii) a game-going hand with support for partner's suit and a strong five-card suit of your own.

Your hand fits neither of these descriptions, so you should make a simple response. Remember that your partner cannot pass and therefore you will get another bid. The problem with jumping with a hand like this is that you take up a lot of bidding space before you know which suit you want to play in. What can you rebid but 3NT after 1♠-3♥-3♠? Partner will pass 3NT because he will not know about your second suit and therefore the potential for a slam.

Without the jump, the auction is easier: 1♠-2♥-2♠-3♦-4♦-4NT-5♦-6♦. This way, you can bid your diamonds at a comfortable level (3♦). Bidding a new suit at the three-level keeps the auction going – so, when your partner shows support, you can make your way to the excellent slam.

## 5. Dealer South. Love All.

♠ 9 8 7 6 3		♠ A J 5 4
♥ A 9 3		♥ 7
♦ K 8 5 4		♦ Q 9 7 6
♣ 2		♣ A J 8 5

West	North	East	South
			1♥
Pass	2♥	Double	3♥
3♠	4♥	Pass	Pass
?			

**Double.** Your partner has made a take-out double over 2♥, after which you competed correctly with 3♠ – showing a reasonable hand, but nothing spectacular. Now your opponents have gone further to 4♥.

You have control of trumps (with the ace of hearts), a singleton and a king on the side; all of this and your partner should have 'opening values'. Give your partner two aces and you are likely to make two club ruffs, two aces, the ace of hearts and likely another trick from diamonds: three off! Punish your opponents for their overbidding – Double. +500 will be even better than making 4♠. Note that 4♠ may well not make – a possible two trump losers and a possible two diamond losers. ■

# GLOBAL TRAVEL INSURANCE

Amelia House, Crescent Road, Worthing West Sussex, BN11 1RL. ☎ 01903 203933 Fax 01903 211106

Email enquiries@globaltravelinsurance.co.uk Website www.globaltravelinsurance.co.uk

## POLICY SUMMARY

For details of Claims Procedures and Cancellation Rights, see the **INSURANCE PRODUCT DISCLOSURE** panel.

The following represent the Significant and Key Features of the policy including Exclusions and Limitations that apply per person.

A full copy of the policy document is available on request.

### **CANCELLATION & CURTAILMENT up to £3,000**

If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, the police requiring you to remain at or return to your home due to serious damage to your home, you are covered against loss of travel and accommodation costs.

**Standard Policy Excess £50.**

**For persons aged 65 to 75 years the excess is increased to £100.**

**For persons aged 76 to 90 years the excess is increased to £150.**

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

### **PERSONAL ACCIDENT up to £15,000**

A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent total disablement. **No Policy Excess.**

### **MEDICAL AND OTHER EXPENSES up to £5,000,000**

(a) The cost of hospital and other emergency medical expenses incurred abroad, including additional accommodation and repatriation expenses. Limit £250 for emergency dental treatment and £5,000 burial/cremation/transfer of remains. Limit £1,000 for transfer of remains to your home if you die in the UK.

**Standard Policy Excess £75.**

**For persons aged 65 to 75 years the excess is increased to £150.**

**For persons aged 76 to 90 years the excess is increased to £250.**

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

### **(b) HOSPITAL BENEFIT up to £300 (Not UK Trips)**

An additional benefit of £15 per day for each day you spend in hospital abroad as an in-patient.

**No Policy Excess.**

### **Including a 24 HOUR WORLDWIDE MEDICAL EMERGENCY SERVICE**

Your policy includes emergency medical assistance. In the event of injury illness or hospitalisation wherever you are in the World, a telephone call to the experts will usually assist in resolving your worries. They will be able to advise you about your cover and where appropriate arrange financial assistance to meet the cost of expenses incurred and arrange your return to the UK following treatment. It is a condition of the policy that you call the service in the event of your hospitalisation or in the event of the need for you to change your travel arrangements to return to the UK.

### **PERSONAL LUGGAGE, MONEY & VALUABLES up to £2,000**

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £200 for any one article, pair or set and an overall limit of £200 for valuables such as cameras, jewellery, furs, etc.

Luggage and valuables limited to £1500. Delayed luggage, up to £75.

**Policy Excess £50.**

Money and travel tickets are covered up to £500 against accidental loss or theft (cash limit £250).

**Policy Excess £50.**

No cover is provided for loss or theft of unattended property, valuables or money or for loss or theft not reported to the Police within 24 hours of discovery.

### **PASSPORT EXPENSES up to £200**

If you lose your passport or it is stolen whilst abroad you are covered for additional travel and accommodation costs incurred in obtaining a replacement.

**No Policy Excess.**

### **DELAYED DEPARTURE up to £3,000**

If your first outward or first return trip is delayed for more than 12 hours due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) £20 for the first 12 hours and £10 for each further 12 hours delay up to a maximum of £60, or (b) the cost of the trip (up to £3,000) if you elect to cancel after 12 hours delay on the outward trip from the UK.

**Policy Excess £50 (b) only.**

### **MISSED DEPARTURE up to £500**

Additional travel and accommodation expenses incurred to enable you to reach your overseas destination if you arrive too late at your final UK outward departure point due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle.

**No Policy Excess.**

### **PERSONAL LIABILITY up to £2,000,000**

Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to the laws of England and Wales).

**Policy Excess £250.**

### **LEGAL EXPENSES up to £25,000**

To enable you to pursue your rights against a third party following injury.

**No Excess.**

## PRINCIPAL CONDITIONS AND EXCLUSIONS

The following represents only the main conditions and exclusions. The policy document sets out all of the conditions and exclusions. A copy of the full policy wording is available on request in writing prior to application.

### **MAIN HEALTH EXCLUSIONS:**

Insurers will not pay for claims arising

1. Where you or any person upon whose health the trip depends are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home.
2. From any terminal illness suffered by you or any person upon whose health the trip depends.
3. From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by you or any person upon whose health the trip depends.
4. From pregnancy or childbirth.
5. If you are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad.
6. From any medical condition for which you or any person upon whose health the Trip depends has been diagnosed or has been admitted to a hospital, within 12 months prior to the date of booking.

### **OTHER GENERAL EXCLUSIONS**

Claims arising from

1. Hazardous pursuits, manual work, winter sports (unless additional premium is paid)
2. Self inflicted injury or illness, suicide, alcoholism or drug abuse, sexual disease.
3. War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, Terrorism, revolution, insurrection, civil commotion, military or usurped power but this exclusion shall not apply to losses under Section 3 - Medical Expenses unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip
4. Failure or fear of failure or inability of any equipment or any computer program.
5. Consequential loss of any kind.
6. Bankruptcy / liquidation of any tour operator, travel agent, transportation company or accommodation supplier.
7. Travelling to countries or regions where the FCO or WHO has advised against travel.

### **POLICY EXCESSES:**

The amount of each claim for which insurers will not pay and for which you are responsible. The excess as noted in the policy summary applies to each and every claim per insured person under each section where an excess applies.

### **Increased Excess for Pre Existing Medical Conditions**

**There is no need to advise us of your pre existing medical conditions. Provision for the acceptance of all pre existing medical conditions has been made by the application of increased excesses in the event of claims arising.**

For claims arising from the any of your pre existing medical conditions other than for those excluded as noted above the excess is further increased as follows – Under the **Cancellation & Curtailment** section – **double the normal excess.** Under the **Medical & Other Expenses** section

For persons aged **under 65 years** the excess is increased to **£350.**

For persons aged **65 to 75 years** the excess is increased to **£750.**

For persons aged **76 to 90 years** the excess is increased to **£1,500.**



## PREMIUM RATING SCHEDULE

### **GEOGRAPHICAL AREAS**

#### **1. United Kingdom**

England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland).

#### **2. Europe**

UK and Continental Europe west of the Ural mountain range, all countries bordering the Mediterranean Sea (except Egypt, Israel, Lebanon, Libya & Syria), the Channel Islands and the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

#### **3. Worldwide excluding North America**

Europe and All countries outside of the above (except the continent of North America, countries comprising Central America and the Caribbean Islands).

#### **4. Worldwide including North America**

Worldwide and The United States of America, countries comprising Central America, Canada and the Caribbean Islands.

**SCHEDULE OF PREMIUMS**

Applicable per person to adults up to age 90 years on the date of return to the UK.  
Valid for policies issued up to 30/4/08 and for travel up to 31/12/08

	Area 1	Area 2	Area 3	Area 4
1 - 3 days	£10.03	£15.33	£32.15	£46.28
4 & 5 days	£12.02	£19.29	£40.40	£58.23
6 -10 days	£14.04	£26.01	£54.78	£78.42
11-17 days	£16.04	£28.49	£60.91	£87.78
18-24 days	£18.02	£32.72	£68.56	£98.80
25-31 days	£20.03	£37.25	£78.05	£112.40
Each + 7 days	£ 3.62	£ 7.31	£18.36	£26.45
or part thereof (maximum period of 185 days)				

All premiums include the Government Insurance Premium Tax (IPT), which is 17.5% and is subject to variation.

**PREMIUM ADJUSTMENTS**

All age adjustments apply to the age on the date of return to the UK

**For Persons aged 65 years and over**

The following adjustments apply **ONLY to trips in excess of 31 days**

Geographical Area	Premium Increase
Area 1 United Kingdom	No increase
Area 2 Europe	Plus 50% (1.5 times)
Area 3 Worldwide excl. North America	Plus 100% (2 times)
Area 4 Worldwide incl. North America	Plus 100% (2 times)

**Children up to 2 years inclusive** are FREE subject to being included with a full premium-paying adult.

**Children 3 to 16 years inclusive** are HALF PRICE subject to being included with a full premium-paying adult.

**Family Rate** is 2.75 TIMES that of the adult price. A FAMILY is 2 adults and their dependant children under the age of 16 traveling with the adults.

**Winter Sports** increase all premiums by 2 TIMES (under 65 years only)

**Other Sports & Activities** – Contact us for a quotation as we can cover a wide range of sporting and other activities

**STATUS DISCLOSURE**

Global Travel Insurance Services Ltd are authorised and regulated by the Financial Services Authority and our status can be checked on the FSA Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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If you have a complaint about the sale of this insurance you must first write to the Managing Director of Global Travel Insurance Services Ltd. Subsequently, complaints may be referred to the Financial Ombudsman Service. If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme.

**INSURANCE PRODUCT SUITABILITY**

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose -

- Individual round trip starts and finishes in the UK and is of no more than 6 months duration.
  - Age is 90 years or less and is normally a resident of the United Kingdom.
- As this leaflet contains the Key Features of the cover provided, it constitutes provision of a statement of demands and needs.

If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further advice.

**INSURANCE PRODUCT DISCLOSURE**

**Cancellation Rights**

This is your insurance summary. A full policy wording will be sent to you on receipt of your application form and the required premium. Please read it carefully to ensure it meets your requirements.

If the cover does not meet your requirements, please notify us within 14 days of receiving your policy documents and return all your documents for a refund of your premium. If during this 14 day period You have travelled, made a claim or intend to make a claim then we can recover all costs that You have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

**Claims**

Claims are handled by Towergate Chase Parkinson, PO Box 416, West Byfleet, Surrey KT14 7LF who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

**Applicable Law**

You are free to choose the law applicable to this contract. Your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

For essential travel advice and tips visit the Foreign Office website, [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo) or call 020 7008 0232.

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Travel Insurance**

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**SINGLE TRIP APPLICATION FORM**

Please FULLY complete the following in BLOCK CAPITALS. Once complete, return the application panel direct to Global Travel Insurance with a cheque or with card details entered.

Insurance is **not effective** until a Policy has been issued. **Please allow at least 5 days before you need to travel.**

**Details of the Applicant**

Title (Mr/Mrs/Miss)	<input type="text"/>	Initials	<input type="text"/>
Surname	<input type="text"/>		
House Number/Name	<input type="text"/>		
Street Name	<input type="text"/>		
Town Name	<input type="text"/>		
Postcode	<input type="text"/>		
Telephone No.	<input type="text"/>		
Date of leaving Home	<input type="text"/>		
Date of arrival Home	<input type="text"/>		
Travel Company	<input type="text"/>		
Geographical Area - See Premium Panel (1,2,3 or 4)	<input type="text"/>		

**Names of all persons to be insured Age Premium**

	Names of all persons to be insured	Age	Premium
1	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
2	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
3	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
4	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
5	<input type="text"/>	<input type="text"/>	£ <input type="text"/>
6	<input type="text"/>	<input type="text"/>	£ <input type="text"/>

**Credit/Debit Card Details TOTAL PREMIUM** £

Card No

Start Date  End Date  Issue No

Security Code

**DECLARATION**

On behalf of all persons listed in this application, I agree that this application shall be the basis of the Contact of Insurance. I agree that Insurers may exchange information with other Insurers or their agents. I have read and understood the terms and conditions of the insurance, with which I am in agreement.


Signed ..... Date.....



The form MUST be signed by one of the persons to be insured on behalf of all persons to be insured.

**Recommended by Mr Bridge**

# Mr Bridge BRIDGE CLUB DIRECTORY 2008

## Information Form

THE CLUB	
Club Name .....	
Club Address .....	
.....Town .....	
Postcode.....  .....	
Website (if any) .....	
No of Members .....	Wheelchair Access.....Parking.....

THE CONTACT	
Name (Mr/Mrs/Dr) .....	
Address .....	
.....Town .....	
Postcode.....  .....	
Mobile  .....	
E-mail (if any) .....	

## THE BRIDGE

<b>Day</b>					
<b>Time</b>					
<b>Host</b> (y/n)					
<b>Type</b> D=duplicate R=rubber T=teams					
<b>Standard</b> N=novices I=improvers In=Intermediate A=All levels					
<b>Table Money</b>					
<b>Anything Else</b>					

Please return this form to Mr Bridge, Ryden Grange, Knaphill, Surrey GU21 2TH

# ANSWERS TO THE DECLARER PLAY QUIZ ON PAGE 36 by DAVE HUGGETT

1.

<p>♠ K 10 7 6 2 ♥ 5 4 ♦ J 9 3 ♣ 9 8 2</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ Q J 9 ♥ 6 3 ♦ 5 4 ♣ K Q 10 7 5 3</p> <p>♠ 5 4 ♥ Q J 10 9 2 ♦ Q 10 8 7 ♣ A 6</p>
N		E						
W		S						
<p>♠ A 8 3 ♥ A K 8 7 ♦ A K 6 2 ♣ J 4</p>								

You are in 3NT and West leads the six of spades. How do you plan the play?

If West has led his fourth best, the Rule of 11 indicates that East has no spade higher than the one led. Even without this knowledge, it certainly looks tempting to take a free finesse and play either the ♠Q or the ♠J from dummy. However, look what happens if you do win the first trick in dummy. You would no doubt play on clubs, hoping to flush out the ace very early so that dummy would furnish five tricks in the suit. Of course, for the ace to come out at once, it would take a bad defence from whoever held it. The reality is that someone will withhold this card until at least the second round (unless you are lucky enough for it to be singleton). Then you have three winning clubs in dummy but no means of accessing them.

To combat the hold up you need to win the first trick in hand with the ace, even though dummy's nine could win the trick. Now, when East holds up the ace of clubs for one round, you will be able to win the return and force an entry to dummy with a spade. You are bound to get there – not at once, perhaps, but later.

2.

<p>♠ J 10 9 2 ♥ J 8 3 ♦ J 9 2 ♣ 10 6 4</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ A Q 7 3 ♥ 7 6 ♦ A K Q 4 3 ♣ 8 2</p> <p>♠ K 8 6 5 4 ♥ Q 10 5 4 ♦ 7 ♣ 9 7 5</p>
N		E						
W		S						
<p>♠ Void ♥ A K 9 2 ♦ 10 8 6 5 ♣ A K Q J 3</p>								

You are in 7NT and West leads the jack of spades. How do you plan the play?

You have done remarkably well to get to 7NT but that is just the time for extra caution. It is a sad but true fact that it is at such moments of intense excitement or anticipation that attention to small detail flies out the window. It would be all too easy for declarer to say, 'I have three tricks in the majors and five tricks in each of the minors unless I am really unlucky.' So he has, but there is a danger.

Suppose you win the first trick in dummy and throw a useless heart from hand. You can no longer make the contract! Why is this? When you try to cash five diamond tricks, you will find them blocked whenever one defender has three of them headed by the jack – quite a possible scenario. You will have to cash the ace-king-queen and win the fourth round of the suit in hand. That leaves you a trick short. Of course, you can easily avoid this problem by keeping a level head and discarding a diamond and not a heart at trick one.

3.

<p>♠ K 9 8 4 3 ♥ A J 10 ♦ 4 ♣ J 9 6 3</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ 7 2 ♥ 8 4 3 ♦ A K Q 7 5 2 ♣ 8 4</p> <p>♠ Q 6 5 ♥ 9 7 6 5 ♦ J 10 8 3 ♣ Q 10</p>
N		E						
W		S						
<p>♠ A J 10 ♥ K Q 2 ♦ 9 6 ♣ A K 7 5 2</p>								

You are in 3NT. West leads the four of spades and East plays the queen. How do you plan the play?

This is quite a simple hand. It shouldn't create you any real problem unless you start to get complacent and take things for granted. The spade lead has done you no great harm as you can take the ace and be sure of a second trick in the suit with the jack-ten. With two spade tricks and two clubs (and a heart or two given time), a little arithmetic tells you that do not need six diamond tricks for the contract. Five tricks in the suit will certainly do.

What would happen if you won the opening lead and played the diamonds from the top?

On a good day, you would make six tricks in the suit. Today is an unlucky day and you would find that the suit breaks 4-1. With no further entry to dummy, you would make just the top three cards in the suit. Remember, a 4-1 break occurs quite often – about 28% of the time. The solution is to duck the first round of diamonds. You have all suits stopped and, when you regain the lead, you will still have a diamond left in hand to reach dummy.

4.

<p>♠ J 9 2 ♥ K 10 6 5 ♦ Q J 10 8 ♣ 7 3</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td>S</td></tr> </table>	N		E	W		S	<p>♠ A 7 3 ♥ 8 2 ♦ 6 5 ♣ A Q 10 9 8 2</p> <p>♠ Q 10 6 5 ♥ Q J ♦ 9 4 3 ♣ J 6 5 4</p>
N		E						
W		S						
<p>♠ K 8 4 ♥ A 9 7 4 3 ♦ A K 7 2 ♣ K</p>								

You are in 3NT and West leads the queen of diamonds. How do you plan the play?

You have five tricks outside of the club suit, which means that you need only four club tricks to ensure the contract. At first sight, the play might look easy enough – win the diamond, unblock the king of clubs and enter dummy with a low spade to the ace. Then play clubs from the top. If the suit breaks 3-3 or the jack is doubleton or singleton, you will make six tricks in the suit, more than enough for the contract. Although the odds are just in favour of this outcome, the risk that someone holds four clubs headed by the jack is significant.

If someone does have four or more clubs to the jack, you will make only three club tricks on the above line – you will lack entries to dummy to make more.

A much better plan is to lead the king of clubs at trick two and overtake with the ace. Then play the suit from the top. Although you may well have to lose to the jack, you still have that precious ace of spades in dummy to give you access to the remainder.

All of these hands are about entries. It is no use having winners in one hand or the other but no way to get to them. ■



# Seven-Card Suits Should be Trumps

I firmly believe in ‘seven-card suits should be trumps.’ You will almost never lose control when you have seven or more trumps in one hand. In addition, the ability to ruff gives you built-in entries to the long suit.

In a teams match, you, North, pick up:

♠ J 5 4 3  
♥ K Q J 10 7 6 4  
♦ 3  
♣ 2

Your partner opens 1♦ and you decide not to respond 4♥ in case you miss a spade fit. You are very pleased with yourself when partner rebids 1♠ over your simple response of 1♥. Unsure of the value of your hand, you try a gentle 2♠. Partner now raises himself to 4♠.

This is the full deal:

♠ J 5 4 3		
♥ K Q J 10 7 6 4		
♦ 3		
♣ 2		
♠ Q 9 8		♠ 7 6
♥ 5		♥ A 9 8 3
♦ Q 9 8 4		♦ J 7 5
♣ K J 9 8 4		♣ A 10 7 5
	♠ A K 10 2	
	♥ 2	
	♦ A K 10 6 2	
	♣ Q 6 3	

West leads the eight of clubs and East wins with the ace.

East returns a club, forcing dummy to ruff. Declarer tries the king of hearts from dummy but East wins with the ace and cleverly plays another club, forcing dummy to ruff again. Try as hard as you like but, on this defence, ten tricks in 4♠ are impossible.

In the other room, North knew about the power of the seven-card suit and simply responded 4♥ to 1♦. As you can see, playing in hearts, ten tricks are trivial – and eleven tricks are possible if the defenders do not attack spades.

Next time, you are South and pick up:

♠ K 3 2  
♥ Q J 10 9 8 7 5  
♦ 6  
♣ K 2

Partner opens 1♠, promising a five-card suit in your methods. Just as you are wondering how many spades this hand is worth, you remember my maxim: ‘seven-card suits should be trumps’. So you respond 4♥ – a bid that means exactly what it says at the rubber bridge table.

This is the full deal:

♠ A 8 7 6 5		
♥ void		
♦ A K 9 7 3		
♣ Q 6 4		
♠ Q J 4		♠ 10 9
♥ A 4 3 2		♥ K 6
♦ 5 4		♦ Q J 10 8 2
♣ A J 9 7		♣ 10 8 5 3
	♠ K 3 2	
	♥ Q J 10 9 8 7 5	
	♦ 6	
	♣ K 2	

Despite partner’s void, 4♥ makes easily for the loss of one club and two hearts – the third spade goes away on a top diamond.

4♠, despite the favourable trump break, is very awkward and should not make unless the defenders slip badly.

Now that you are getting the idea:

♠ Q 3  
♥ Q 10 9 6 5 3 2  
♦ 7 6 5  
♣ 2

LHO opens 1♣, partner overcalls 2♠ (strong) and RHO puts the pressure on with 4♣. While you don’t have much, you know the power of the seven-card suit and venture a very aggressive 4♥.

This is the full deal:

♠ A K 10 7 6 5		
♥ 7 4		
♦ K Q 10		
♣ A 3		
♠ J 9 8 4		♠ 2
♥ K J		♥ A 8
♦ A 9 2		♦ J 8 4 3
♣ K Q J 4		♣ 10 9 8 7 6 5
	♠ Q 3	
	♥ Q 10 9 6 5 3 2	
	♦ 7 6 5	
	♣ 2	

On the normal lead of the club king, you will easily make 4♥, just losing two hearts and one diamond. 4♠, by contrast, is hopeless on any lead.

The maxim applies on other auctions, including after partner opens at the three level and when you are the opener.

<b>You</b>	<b>Partner</b>
1♥	1♠
2♥	3NT
?	

If you have seven hearts, you do not need to know anything more about your hand: bid 4♥. So next time you have a long suit and do not know what to bid, remember: ‘seven-card suits should be trumps.’

# ANSWERS TO THE DEFENCE QUIZ ON PAGE 35 by JULIAN POTTAGE

1.

<p>♠ 7 4 ♥ J 8 5 2 ♦ J 8 4 ♣ A K 5 3</p>	<table style="margin: auto;"> <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		<p>♠ 10 9 3 ♥ K 10 7 6 3 ♦ K 7 2 ♣ 9 7</p>
	N										
W		E									
	S										
	<p>♠ A Q 6 5 ♥ Q 9 4 ♦ 9 6 ♣ Q 8 4 2</p>										

West	North	East	South
Pass	1♦	Pass	Pass
Pass	3♣	Pass	1♠
End			4♣

You lead the ace of clubs. Partner follows with the nine and South with the two. How do you continue?

To decide what to do next, you need to ask yourself what your partner's nine of clubs means. The usual practice is to play a high card (though one that cannot win the trick) to say 'yes, please, lead this suit again'. This is an encouraging signal.

You should expect partner to have either the queen of clubs or a doubleton. In each case, you will do well to obey the signal and play a second club.

While it would be equally good to lead high or low if partner has the queen of clubs, to cater for the doubleton you should play the king next. You can then continue with a third round of the suit. Partner wins the third trick by ruffing the club and will score the setting trick with the king of diamonds.

2.

<p>♠ 7 4 ♥ 10 8 5 3 ♦ 8 6 ♣ A K 7 5 3</p>	<table style="margin: auto;"> <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		<p>♠ A 9 8 2 ♥ A ♦ K Q J 5 3 ♣ J 10 6</p>
	N										
W		E									
	S										
	<p>♠ Q 10 3 ♥ Q 7 6 4 2 ♦ A 9 7 4 2 ♣ Void</p>										
	<p>♠ K J 6 5 ♥ K J 9 ♦ 10 ♣ Q 9 8 4 2</p>										

West	North	East	South
Pass	1♦	Pass	Pass
Pass	3♣	Pass	1♠
End			4♣

You lead the ♣A. Partner discards the ♥2 and South plays the ♠2. How do you continue?

Playing standard discards, partner's low heart says 'please do not switch to hearts.' Here, you do not even need to work this out. There is an even clearer message to take on board, 'I have no clubs.'

While partner might have Q-J-x of trumps and have no desire for a ruff, your best chance is surely to go for the ruff. If your side makes the first three tricks, the king of spades or the ace of diamonds may be the setting trick.

Since you have no way to get back in, you should cash the king of clubs and play a third round of the suit. As you hoped, partner can ruff to good effect and does have another winner to defeat the game. This is the only way to do so on the layout shown.

3.

<p>♠ 7 4 ♥ 8 6 ♦ 10 8 7 5 3 ♣ A K 7 3</p>	<table style="margin: auto;"> <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		<p>♠ K Q 5 2 ♥ K Q 10 5 ♦ A Q ♣ J 10 6</p>
	N										
W		E									
	S										
	<p>♠ A J 10 9 6 3 ♥ J 7 4 ♦ J 4 ♣ Q 4</p>										

West	North	East	South
Pass	1♥	Pass	Pass
Pass	3♣	Pass	1♠
End			4♣

You lead the ♣A. Partner follows with the ♠2 and South with the ♣4. How do you continue?

You cannot mistake partner's two of clubs. This is the lowest club out and means 'please do not play another club.' While this is a signal rather than a command, you normally want to take up partner's suggestion. If you do not continue clubs, what do you do?

The usual rule is to switch to the shorter of dummy's side suits. The shorter suit is less likely

to be a source of tricks to declarer. If you find partner with the king of diamonds, you will need only one more trick to defeat the contract. You duly switch to a diamond. Declarer has no option but to finesse. Partner wins with the king and reverts to clubs. You win with the king and switch to hearts. This way your side wins the first four tricks.

Do you see why it is vital that you switch to a diamond? For one thing, partner cannot safely lead the suit. More importantly, dummy's potential third-round club winner threatens to take care of declarer's diamond loser.

4.

<p>♠ 7 4 ♥ K 10 8 7 ♦ 8 6 ♣ A K 7 3 2</p>	<table style="margin: auto;"> <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		<p>♠ A K Q 2 ♥ Q 6 ♦ K Q J 5 3 ♣ 10 9</p>
	N										
W		E									
	S										
	<p>♠ J 10 9 6 5 ♥ A J 5 3 ♦ 10 7 ♣ 6 4</p>										

West	North	East	South
Pass	1♦	Pass	Pass
Dbl	4♣	End	1♠

You lead the ♣A. Partner follows with the ♣Q and South with the ♣4. What do you make of the play to the first trick and how do you continue?

The play of the queen under the ace on the first trick says 'I have the jack as well as the queen. You may underlead your king if you can see a reason for giving me the lead.'

Can you see a reason for giving partner the lead? Assuming you make two club tricks, you will need two tricks elsewhere. If partner has the ace of hearts, your side can surely make two heart tricks and it will not matter which of you leads hearts. Now suppose that your partner has the ace of diamonds rather than the ace of hearts. In this case, it does you no good to lead hearts from your side of the table. Dummy's queen would score.

You should continue with a low club (the seven is best as suit preference for hearts). In view of dummy and your take-out double, partner finds the heart shift to beat the contract. ■



# At the Feet of the Master

by Dick Atkinson

**M**y uncle Baron von Münchhausen, has a truly encyclopaedic knowledge of the game of bridge, coupled with a flair bordering on clairvoyance in the play of the cards and, more importantly, the play of the opponents. On this occasion, however, he was briefly nonplussed. I had the tale from his old partner, the late Marquis de Sade.

This was before my Uncle inherited the Barony, and he was playing his parents. Uncle Leo was South, and opened 1NT at unfavourable vulnerability. The Old Baron overcalled 2NT – a convention my uncle despises because of its revealing nature. After two passes (one can sympathise with the Baroness) Uncle Leopold reopened with a double on principle. Münchhausen Père redoubled SOS and the Marquis (North) called 3NT, which was doubled and redoubled within a second. West led the ♠K, and de Sade tabled his dummy. ‘Alors, mon brave,’ he intoned ruefully, ‘I was hoping my two tens might be worth a trick each on the bidding, but ...’

‘Excellent valuation, my dear Camille!’ smiled the heir as he won in hand and finessed the ♦6. After a heart to the queen came another diamond finesse, then the ♥A and yet another diamond finesse. ‘Assuming you have not suppressed a strong seven-card spade suit, Mama,’ he announced, ‘the contract is now solid. I take my ace of spades to extract Papa’s last exit card then I lead towards the ♣10 on table.

‘If you let it hold, Papa, I cash the ♦A for my ninth trick; so, of course, you take it – it is too high for Mama to beat. You take your four club tricks if you wish before taking another diamond finesse for me.

As you noted, Camille, each ten was worth a trick. The hand establishes some sort of a record, I suppose, since I would wager a thousand Marks to a brass farthing that no-one has previously taken as many as four finesses in a single suit!’

‘Bravo,’ announced the Old Baron, ‘though you cannot in fact force me to take the club to give you your very brief moment of vain glory.’

The Baron had already begun to pencil a deal (shown above) on his score card.

‘Interestingly enough, Leopold, this was the decisive deal in the final of the local teams-of-four tournament just last week. My counterpart at the other table opened 1♥ on the South cards, but I favoured the prepared call of 1♠ – and, after all, imagine the disaster if partner should eventually lead a heart against an opposing contract! West overcalled a strong 3♥, and your mother of course bid 4♠. East let the cat out of the bag by going straight to 6♦, I called 6♠, West obviously showed the ace of trumps when he bid 7♦. and your dear Mama called 7♠, which was foolishly doubled by East.

‘West chose to cut down our ruffs by leading his trump, but there was no defence. I won in hand and led a heart, for the marked quintuple finesse. When this was covered, I ruffed a minor-suit card and repeated the process. Eventually, after the fifth ruffing finesse, covered each time perforce, I ruffed back to hand with my last trump to cash the two good hearts.’ He reached into his pocket, ‘So I shan’t be needing this brass farthing...’

## Author’s Note

The Baron lives in a surreal world of exotic distributions and outrageous circumstances; but the possibilities built into these 52 coloured cards are real enough, and often some kind of wormhole in the fabric of bridge space opens up to permit a glimpse into that other universe.

Just the other day, I held this hand in the weekly duplicate at the Wearside Bridge Club in Sunderland: ▶

**Marquis de Sade**  
 ♠ 9 8 4 3  
 ♥ 5 2  
 ♦ A Q 10 8 6  
 ♣ 10 6

<b>The Old Baron</b>	<b>The Baroness</b>
♠ 2	♠ K Q 10 7 6 5
♥ 10 9	♥ K J 7 4 3
♦ K J 9 7 5	♦ Void
♣ K Q J 8 7	♣ 9 2

**Uncle Leo**  
 ♠ A J  
 ♥ A Q 8 6  
 ♦ 4 3 2  
 ♣ A 5 4 3

**The Baroness**  
 ♠ J 10 9 8 7 6  
 ♥ Void  
 ♦ 6 5 2  
 ♣ 6 5 4 3

♠ 2	♠ Void
♥ A K Q J 10 2	♥ Void
♦ A 4 3	♦ K Q J 10 9 8 7
♣ 8 7 2	♣ A K Q J 10 9

**The Old Baron**  
 ♠ A K Q 5 4 3  
 ♥ 9 8 7 6 5 4 3  
 ♦ Void  
 ♣ Void

# Once in a Blue Moon

♠ Void  
♥ 10 9 8 6 4 3 2  
♦ Void  
♣ A K J 5 4 2

The vulnerability, crucially, was unfavourable. This was similar to the old Baron's hand. My left-hand opponent opened a weak 2♠, raised to 4♠. What would you do?

With a familiar partner, 4NT should suggest any two-suiter, but we had never played before, so I bid 5♥. Opener bid 5♠, which my partner doubled, passed to me. Now I wished I had been as far-sighted as 'my great uncle', because I had a horrible feeling that a heart lead would be disastrous. So I called 6♣.

<b>North</b>		
♠	A J 7	
♥	J 7 5	
♦	K 10 9	
♣	10 8 6 3	
<b>West</b>		<b>East</b>
♠	K Q 10 6 4 3	♠ 9 8 5 2
♥	Void	♥ A K Q
♦	Q J 8 6 3	♦ A 7 5 4 2
♣	Q 7	♣ 9
<b>South</b>		
♠	Void	
♥	10 9 8 6 4 3 2	
♦	Void	
♣	A K J 5 4 2	

This was an unlucky move: the 3-0 breaks in spades and diamonds mean that 5♠ cannot make even on the awful heart lead, while 6♣ or 6♥ must be two down doubled, -500 being a bottom. I was amused, among the wreckage, to note that opposite my ghastly freak my partner's hand was entirely balanced. Bizarre. Münchhausen would have approved. ■

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It is difficult to put up much of a case for bidding on over partner's sign-off limit bid. Perhaps once in a blue moon you do. On the following hand, North thought he saw a blue moon on the horizon, which led to an interesting conclusion.

**North**  
♠ K J 6  
♥ A 9 6 4  
♦ A K 9  
♣ A K 8

As dealer, North started the ball rolling with a routine 2NT. Then, when his partner bid 4♠ – a clear sign-off – he did not opt for the routine pass. His thinking went something like this. 'I am completely maximum, rich in controls and have a great fit for partner's suit. Maybe I should risk a try. After all, partner can still sign-off in 5♠.' So, over 4♠ North rebid 5♣. Time to look at South's hand and see how he dealt with this apparent lack of partnership discipline.

**South**  
♠ Q 10 9 7 5 4 3  
♥ Q 7 3  
♦ 5  
♣ 6 4

Having given North a quick glance to make sure that he was not showing obvious signs of dementia, South's thoughts probably went something like this: 'Partner's bid is totally anti-system so he must surely

have a good reason for it. He is maximum, no doubt, stuffed with controls and I presume he has a mega-fit. I am minimum in points but good in shape so perhaps the shape factor is sufficient for me to join the party. Anyway, why should he be the only one to go out on a limb! 5♦!

Over 5♦ – just the encouragement he needed – North wasted no further time in bidding 6♠.

♠	K J 6		♠	A 8 2
♥	A 9 6 4		♥	K J 5
♦	A K 9		♦	7 4 3 2
♣	A K 8		♣	Q 10 7
♠	Void		♠	A 8 2
♥	10 8 2		♥	K J 5
♦	Q J 10 8 6		♦	7 4 3 2
♣	J 9 5 3 2		♣	Q 10 7
			♠	Q 10 9 7 5 4 3
			♥	Q 7 3
			♦	5
			♣	6 4

<b>North</b>	<b>South</b>
2NT	4♣
5♣ <sup>1</sup>	5♦ <sup>2</sup>
6♠	

<sup>1</sup>club control agreeing spades  
<sup>2</sup>diamond control – I also came here to bid

Not being blessed with second sight, West chose to lead the queen of diamonds. This was a fortunate start for declarer but, with only eleven tricks on top, he was not too pleased with what he saw. Still, he could hardly have expected better. Was it not true that with eleven sure tricks a twelfth usually emerged from somewhere?

Declarer won the opening lead in dummy with the ace

of diamonds and led the king of spades, taken by East's ace. A second diamond went to dummy's king and now declarer made the key play of cashing the ace of hearts (Vienna Coup) before running the rest of the spades. This was the position with just four cards left to play:

♠	—		♠	—
♥	—		♥	K
♦	9		♦	—
♣	A K 8		♣	Q 10 7
♠	—		♠	—
♥	—		♥	K
♦	J		♦	—
♣	J 9 5		♣	Q 10 7
			♠	5
			♥	Q
			♦	—
			♣	6 4

When South led the last spade, West could not spare the jack of diamonds so parted with the five of clubs. Having done its work, the nine of diamonds went away from dummy. It was East's turn to feel the pinch. He had to retain the king of hearts so he, too, discarded a club. Now dummy's three clubs took the last three tricks.

You may perhaps have spotted a slight but expensive error by East. Suppose he declines the ace of spades on the first round, wins the spade continuation and then plays a third round. Now declarer cannot cash the ace of hearts and return to hand without destroying the end position. Still, a little luck never goes amiss especially when your partner has spotted a blue moon! ■



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### Mr Bridge

On payment of the bridge supplement, you will be eligible to participate in the evening duplicate. There will also be a quiz. Those not wishing to participate in the evening bridge programme are not required to pay the bridge supplement. The bridge programme is fully optional and you may participate as much or as little as you wish. Mr Bridge actively encourages singles to join the party and you will always be found a partner for a game.



Fare shown is per person based on two people sharing lowest twin-bedded cabin category available, includes all applicable discounts and current fuel surcharges. % saving varies according to cabin category booked and may not apply to featured fare. \*Free cabin upgrade to the next category, subject to availability. Terms and conditions apply, see brochure for details. Voyages of Discovery is a trading name of All Leisure Holidays Ltd. Please note that there is a bridge supplement of £30 per bridge player. Photo Credit: Frederiksberg Castle, Klaus Bentzen.



☎ 01483 489961 for brochures and bookings

Voyages  
of Discovery