

# READERS' LETTERS

## FOR A START . . .

I have just received, courtesy of Royal Mail, an almost completely shredded copy of BRIDGE 94, carefully wrapped in another plastic cover, with apologies for the condition of the contents. I know we have to recycle but I would have liked to have read it first. Could you please send me another copy of No 94.

## . . . CONTINUED

Further to my e-mail of only yesterday, I am happy to say that I received a replacement copy from you this morning in pristine condition. I can now enjoy reading this together with a cup of coffee and a doughnut.

**Mrs Sylvia Angood,  
Brentwood, Essex.**

## TEACHING

It would be great to have a helpful series of articles for me to teach the basic rudiments of the game to a wife/husband/partner.

**Mrs Sarah Robinson,  
Leadenham, Lincolnshire.**  
Don't even think about it.

## NO FEAR

I took the plunge in fear and trembling and booked a holiday to Tunisia with Mr. Bridge. We waded through endless Pairs, Teams, Championships, Pivot Teams and finally dived in at the deep end with Speedball Pairs – not for the faint hearted! We attended several enlightening seminars with Mr Magee,

who continually reminded us of the importance of the No Trump bid. With relish we ate our way through Blackwood Forest Gateau, Stayman Ices and Pre-emptive Pavlovas. Yes, I like to think I have gained considerably in confidence, thanks to both Bernard, for his exemplary organisation and some trusting partners.

**Mrs C Turley, Gerrards Cross.**

## NEW VIEW

My Club has opted out of the P2P situation and have now put in place a cup to which players aspire. It seems to have shifted the perspective nicely. The few players who were desperate to earn masterpoints have moved on and we are left with a core of relaxed, friendly players who enjoy their bridge in a pleasant atmosphere. Anyone in the Crayford, Welling, or Bexleyheath area of Kent is welcome to join us. Please ring 020 8301 1024.

**Hilary Heffernan, Welling.**

## DUPLICATE BRIDGE GROUP

Duplicate Bridge Group, Westmeads, Bognor Regis PO21 8SB, welcomes new members to join their friendly group on Thursdays, 1.30-5pm. Further details phone Ray ☎ 01243 544407.

## LIKE THE WAVERLEY

Global Insurance, as recommended by you, is really good, easy and a boon when trying to get insured

after illness has been brought under control.

**Mrs J Litchfield,  
Bingham, Nottingham.**

You may say so, I cannot possibly comment.

## RE-REGISTRATION

Thank you for sending me your magazine. BRIDGE 93 arrived a few days before my wife and I went off for our winter break. I took it out from my hand luggage as soon as I sat in my aircraft seat and the 4 hour journey was over in no time. Same happened on the way back. Now BRIDGE 94 has arrived today, just in time for another couple of flights. Keep me on your list.

**Mr Ian Gregory,  
Troon, Ayrshire.**

## TYPICAL

John had been ill for some time, so when I met a mutual acquaintance I asked: 'Have you seen John recently?' Pause for thought, then: 'He was there last night', came the reply. 'And how was he?' I asked, hoping to get news of John's progress. After another pause for thought, the answer came. 'He didn't defend against five diamonds very well'.

I should have known there was no point in asking a bridge player, especially not a man!

**Audrey Rostron, Bolton.**

## ONCE AGAIN

Can you advise on interesting bridge websites. Can you also help with novelty ideas for Bridge Club parties.

**Mrs S Wade, Chorley.**  
Perhaps readers can help?

## SEE PAGE 46

I look forward to hearing where to send all the stamps I have been collecting.

**Mr S Oplik, Dorking, Surrey.**  
Just keep on saving them for the time being.

## GOOD NEWS

Todmorden Bridge Club is having something of a renaissance. Our numbers have doubled from 22 to 45 in the last 2 years.

**Mrs K Borgman, Littleborough.**

## ALTERNATIVES

Can you please consider providing articles by experts about strong club systems. Not everybody uses Acol.

**Mr K I Hubbard, Leicester.**  
Sorry, but most, if not all of my readers, play Acol.

## EXPLANATION

Is there any chance of having a page on 'Doubling'.

Everyone seems to have different ideas and I, for one, am confused.

**Mrs Susan MacFarlane,  
Kettering, Northants.**

See the Mr Bridge Library for all types of doubles.

## P2P DEBATE

I have been interested in your reader's letters as they relate to P2P. The vast majority of my club members are happy to disaffiliate from the EBU.

**Mr E Marriott, London N10.**

## INCOMPATIBLE

I largely agree with your criticisms of the EBU but I still think it is a shame Mr. Bridge and the EBU don't get into bed together.

**Mr J Povah, Derbyshire.**

## FROM LITTLE . . .

I am disappointed to learn that *Grand Slam Celebrity Bridge* is going to be transmitted by Sky on the little known channel, Sky Arts 2. I and most of my friends do not subscribe to Sky due in no small part to the cost involved. I fail to see how it will attract new players in any numbers to the game.

**Brian Corbett, by email.**

continued on page 38

# Pay-to-Play – Dec

*Ned Paul summaris*

**The bidding is over. The lead has been made. And it's time for clubs to put the membership scheme, 'Pay-to-Play' (P2P), have now been public for a while. The next few weeks is the decision time for clubs. This new**

## The Case For

P2P introduces the concept of 'universal membership'. This means that all players who play at an affiliated club will be counted as members of the English Bridge Union. The club will in effect pay your subscription and there will be no opting out.

### Players benefit from having a National Governing Body

Supporters of the scheme feel strongly about this. The estimate is that only a third of club members bother to join the EBU as individuals, maybe less, yet everyone who plays organised bridge benefits from having a National Governing Body. The EBU disseminates the International Laws of Bridge, organises a programme of national bridge tournaments and sends representative English teams to the various European and World bridge competitions. It runs a bridge teachers association and supports attempts to introduce bridge in schools. It publicises the existence of affiliated clubs and offers them the benefit of a club insurance scheme. It publishes a bi-monthly magazine and runs the national masterpoint scheme. Under P2P your points will be automatically credited by computer, there will be no more paper certificates for clubs to issue or players to collect.

### Membership has been left to individuals

Up to now membership of the EBU has been left to individuals. Paid-for annual individual membership of the EBU has been static or falling for many years. It's currently about 24,000. One of the main

reasons for introducing universal membership will be to give a very significant boost to the membership figure. The EBU will be able to show just how many duplicate bridge players there really are. This, it claims, will give it political advantage in any dealings it may have with government departments and other agencies such as the various lottery funds.

## The Case Against

The case against P2P starts with the compulsory nature of the scheme. P2P will materially affect the independence of your club. Initially, the club will need to submit to the EBU all personal membership data of your players, and you will need to keep this up to date. You will also report all event results so your club can be invoiced. The EBU assumes that your club has computer scoring and email access so that your club can report to Head Office in the approved manner. If not you will be expected to get these facilities. Proponents of P2P simply do not understand how distasteful this element of compulsion is.

### Financial considerations

Then there is the financial side of the scheme to consider. The EBU presents P2P as payments made by the individual whenever they play. But you are not going to find a separate envelope on the table for your personal contribution: it is your club that will make the payments. So P2P is actually a tax on clubs. Your club needs to decide if paying this tax is the best use of players' money. Committees tend to be good at spending other people's money; ask your club if it has shrugged and moved on or whether

it actually considers this scheme good value. The list of benefits offered in exchange is not very compelling. The players come to your club for the shared social experience of a game of cards. Making a conscious club decision to issue masterpoints for certain events is one thing; agreeing to issue them compulsorily for all events at three times the previous price is quite another. Pretty well every other service promised can be obtained elsewhere.

### Low initial P2P fee

To boost the uptake of P2P, the EBU has set the initial fee as low as it dares at 29p per player per session. To this has to be added a county element. The counties that make up the EBU typically have their own competition programme and membership magazine. The change in the EBU membership structure will impact county costs and how counties raise their income. Counties could maintain a subscription-based membership, but indications are that most will set their own P2P charge. The county element of P2P will likely add up to another third. A 10-table once a week club will thus be expected to pay around £800 a year to the EBU and the county. Larger or more active clubs will pay pro rata.

### Neither clubs nor individuals have a vote within the EBU

'No taxation without representation' was the slogan that sparked the American Revolution. With P2P you would expect your club to have some say in how the



# Division Time Looms

*changes the state of play*

their Pay-to-Play cards on the table. Details of the English Bridge Union's new eighteen months. The EBU have now mailed out the Club Contracts. New way of registering EBU members has stirred controversy.

money was spent. But neither clubs nor individuals have a vote within the EBU, supposedly a members' organisation. Instead your vote is held by your county representatives, appointed by your county committee. As a way of stifling any dissent and entrenching a one-party mentality within the EBU executive, this could hardly be bettered.

## National competitions

Is the EBU making good use of its income? Competitions, publishing, education, are some of the things that the EBU does. One can question the value delivered in each of these areas but let's take just one. The EBU organises a full programme of national competitions, events and congresses; if you take part you will know that they are well-run. The chances are though that you don't; the marketing of these major events has been poor over the last number of years and fewer people seem to be entering. As the number of 'average' players participating falls, so the level becomes too high. Certainly, if you enter a team in one of the knock-out cups, it is now rare to meet opponents who aren't all life masters.

## Persuading club players to enter competitions

How can I persuade my club players that these are good events to enter if no-one else at their standard does? The same goes for the weekend congresses. Non-club players say they find club duplicates daunting and potentially unfriendly; club players say the same thing about national congresses. Broadening the EBU

membership won't suddenly make things different; it could be said, with some truth, that the EBU exists to run these high-level duplicates for just a small core of its members.

## Where To From Here?

Indications are that at least a third of bridge clubs in England will not affiliate to the EBU under P2P. This is taken from a survey conducted by Stephen Green of Coventry Bridge Club. Only the same proportion are fully committed to supporting P2P and the remaining third are either undecided or seeking compromises. It is hard to see what compromises are available but doubtless EBU announcements will make it clear if there has been any late modification to the planned scheme.

## Club views

It's not just small clubs who are considering non-affiliation. The most successful club in London, the Andrew Robson Club has never issued masterpoints and there is no indication it will change its policy. The Acol Club, in Middlesex for bridge purposes, stopped issuing masterpoints earlier this year and its duplicates have not been affected. My own Ruff Club in Camden issued masterpoints for three months by way of experiment. So many certificates ended in the bin and so negligible was the effect on attendance that after three months I stopped. On the other hand, the Young Chelsea club is set to sign up to P2P. Outside London, the West Midlands Bridge Club in Solihull, a major club that owns its own premises

and has up to now hosted EBU trials, has indicated that it will not be signing up, despite a personal presentation of P2P by EBU Chairman Sally Bugden. South Bucks Bridge Centre in Burnham is backing the scheme. One club that I know of, not in London, is intending to split into two, so that only one masterpoint duplicate a week is subject to P2P.

If the current county organisations decide to back the EBU and pull up the drawbridge, then it is likely that clubs outside the central fortress will find other ways of associating. I wonder which will be the first affiliated county to break ranks and recognise non-affiliated clubs at county level. Otherwise different solutions will arise. At its simplest this might just be a website listing of when and where you might find a game of bridge and be made welcome.

## Alternative national organisation

In his survey results Stephen Green has speculated on an alternative national organisation emerging. I actually support the idea of a strong EBU. Rather than oppose the EBU we should, in the words of Leonard Cohen's song, try and 'change the system from within'. But could a non-affiliated competition programme arise? It would at least have the benefit of a clean sheet of paper to start with. The static membership of the EBU has been sending a message for years that the EBU is not doing what the bridge market wants of it. P2P seems to me just a way of closing the corporate ears to that message so that we can all carry on as before. ■



## READERS' LETTERS

continued

### ... ACORNS DO ...

The idea of a programme on TV to encourage new players is great. What a pity it is going out on a Sky channel which means that those of us who don't subscribe to Sky will miss out. Since everyone will soon be getting digital programmes, broadcasting on a Freeview channel would reach a much wider audience. Some years ago we watched a great bridge programme on BBC featuring Omar Sharif which inspired my wife to start playing.

**Don Watson,  
Sutton Coldfield.**

Minority subjects feature on TV stations for minorities.

### ... GREAT OAKS GROW

Obviously any bridge on TV is better than no bridge but the competition outlined in your April issue is certainly not what many of us were hoping for. For a start the number of people able to receive Sky Arts 2 is not exactly large compared with any audience viewing terrestrial television. Secondly, is this not just another example of the celebrity culture which has invaded all channels in recent times and, for that very reason, may well be ignored by bridge lovers especially those who have not news of the programme via BRIDGE.

However, what it has done hopefully is to make other networks aware that there is a demand for bridge on TV. Readers should write to the relevant programme – makers asking for this to happen. I certainly will be doing so.

**Mr J Stanton,  
Maidenhead, Berkshire.**

### DITTO

I was delighted to read in BRIDGE 94 of the Grand Slam Celebrity Bridge programme, only to quickly realise that it will be accessible only to the few.

**Mr H Harlow,  
Kingsbridge, Devon.**

### APRIL FOOL



Don't fancy the cruise ship shown on the cover of BRIDGE, number 94.

**Mr E Pick, Stone, Staffs.**

### MAC VERSION

I know that QPlus is being enjoyed by my bridge friends because they keep telling me about it and I would love to buy the software.

Unfortunately, I am the owner of a Mac computer.

I am tempted to buy a cheap PC in order to have QPlus as I guess it would be too expensive for you to bring out a Mac-based version. QPlus would then be the best Acrol-playing software on the market on the best computer on the market.

**Mrs C Briggs,  
Taunton, Somerset.**

### MAC CONVERSION

I thought I would let you know that I have installed Bernard Magee's Acrol Bidding package on my Apple Mac without any trouble. It seems to work at a very adequate speed on windows under VM. There is therefore no need to write a version for the Mac.

I am thoroughly enjoying using the package and will shortly need to go on to Bernard Magee's *More Acrol Bidding* tutorial.

**Mike Day, by email.**

### DAILY BRIDGE

In 2005, I bought a daily bridge calendar for 2006, published in Canada by Ashlar House Inc. The question and answer format was excellent, could this be made available again?

**Mrs M Wright, Shipley.**

### COMING SOON

Some time ago you announced that the Daily Bridge Calendar would no longer be published – but that you had some ideas for producing something similar in the future.

We had hoped for a 2009 replacement. Have you anything in the pipeline?

**Mr Joseph de Metz, Enfield.**

### GOOD FOR YOU

I've learnt so much from this excellent magazine. I re-read old copies to top-up my memory box.

**Mrs V Eborn,  
Staines, Middlesex.**

### WELCOME I'M SURE

How would a friendly loner, fairly new to bridge, get on at one of your Bridge weekends?

**Grace Crosti, St Albans, Herts.**

### TRANSLATION REQUIRED

Something to help beginners? Sometimes, I feel the articles could have been written in Russian.

**Mrs S Rankin, Edinburgh.**

### WINNING ENTRY

I love my QPlus Bridge. As a learner, I always have a faithful partner whenever I want one. She is always available (late at night too) and she bids and plays perfectly. She has never kicked me under the table, rolled her eyes or taken a sharp intake of breath. If I bid or play badly she is on hand with sound advice yet she doesn't take offence if I ignore it.

There is also a use which I didn't realise when I bought the CD. It is the facility to feed in the real hands that we deal, and see how it would have bid and played them. I have done this on arriving home, usually cross with myself, after a duplicate session. My faithful friend gives me a sensible perspective on the matter. When playing Chicago or rubber at home, at the end of the bidding and playing a difficult hand, I have opened up my laptop and switched on QPlus. With fellow learners, I have looked at hands and seen how our electronic friend would have bid and played. We still have lots to learn.

I bracket my QPlus disc together with the dishwasher – an essential luxury that I would find difficult to live without.

**Gill Smith,  
Thames Ditton, Surrey.**

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## READERS' LETTERS

continued

### GOOD NEWS

You are still keeping me well informed about bridge since I left the EBU.

Mr J R Brown, Hastings.

### MORE PAY 2 PLAY

Scunthorpe has purchased new premises with its own car park. We hope to move in soon, with official opening night in September. In March, a couple of articles by Brian Moore, in *The Daily Telegraph* regarding drainage rates that were being trialled by three water companies in 2009, before going national in 2010. It was referred to as a 'Rain Tax'.

Severn Trent, who have already visited and measured our new premises, are now billing us at over £1000 per annum, in addition to normal water rates. It is calculated on surface area, not rateable value. This extra levy will have to come from the members. If premises have a soak away (and can prove it) they will be exempt.

We told our members and asked them to sign a petition to send to our local MP, Eliot Morley. To our delight a meeting was quickly arranged. He listened. We emphasized we were not a commercial undertaking and this extra 'rain tax' would greatly harm our modest community enterprise. He was sympathetic, explaining that the scheme had not been thought through

properly. The cause of this problem is the Water Regulator, OFWAT's, guidance to utility companies to move to 'site area charging' for drainage. It fails to distinguish between community facilities, such as ours and commercial buildings.

When first brought to my attention I contacted the EBU to see if they had any suggestions. They have put an item on their website requesting people to sign a petition on the PM's website.

A subsequent letter confirms that there are only two categories of customer, domestic or non-domestic.

Also, we had a call from Severn Trent Water to say their hands are tied by the legislation passed over six years ago.

We hope to have a further meeting with our MP and try to set-up another category for clubs such as ours and all those others involved throughout the country.

This will affect everybody - social clubs, churches etc, nationwide. You have been warned.

**Drene Brown,**  
**Lincolnshire CBA Secretary.**

### I WILL TRY HARDER

Many thanks for the excellent teaching articles. However, the correspondence columns need more rigorous editing - some letters are quite trivial.

**Dr Elinor Corfan, Egbaston.**

*I select and edit these pages and promise to try harder, but please keep your cards and letters coming.* ■

## DOUBLE DUMMY SOLUTION

by Richard When

(Problem on page 7)

♠	Q 4 3		
♥	—		
♦	A		
♣	A 2		
♠	A J 10	♠	9
♥	A K Q	♥	J 10
♦	—	♦	—
♣	—	♣	K Q J
		♠	K 2
		♥	—
		♦	K Q
		♣	4 3

So there we were, taking part in a South-East Surrey Novices' qualifier. My partner, South, was on lead playing in a diamond contract and needed to make five of the last six tricks. East-West were Junior Novices, while my partner and I were Senior Novices. Because of that, we were playing the well-known Balham convention\*, so were in seemingly too high a contract.

As permitted in South-East Surrey Novice events, I sped round on my automatic, hi-tech electric buggy to look over partner's shoulder. I saw that he could easily win one spade, two diamonds and one club. Where was the fifth trick to come from? Could it be a second spade, if spades broke evenly?

It seemed right for partner to start on spades, though his choice of the

two baffled me, as I recall how my bridge teacher went on about why one should play the honour from the short suit first. West played low and the queen won. Now, however, instead of continuing with spades, partner played the ace and another club, won by East. East led back the jack of hearts (a club would have had the same result), which gave declarer the contract with a ruff-and-discard (ruffing with the ace of diamonds in dummy and discarding the king of spades from hand).

I saw now why declarer had led the two of spades rather than the king. If West had gone in with the ace, he would have conceded tricks to both the king and queen, enough for the contract. As it went, with the first spade won in dummy, a change of tack to a throw-in leading to a ruff-and-discard was the obvious continuation, even to novices like my partner and myself.

*\*The Balham convention - Bid A Level Higher Against Minors. This was the invention of the late, great Ebenezer Balham. The objective is to benefit junior players by making the seniors play in a higher contract than they would normally wish. The way it works is that the last senior to bid in an uncontested auction bids one level higher than otherwise, unless that would take the pair to game or slam.*

**Write to Mr Bridge at:**  
**Ryden Grange, Knaphill, 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.



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- 2 Age is 90 years or less and is a permanent resident of the United Kingdom.

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## SUMMARY OF COVER

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

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#### Policy Excess

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For persons aged 61 to 70 years the excess is increased to £100.

For persons aged 71 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

Including **LIFELINE 24 HOUR WORLDWIDE MEDICAL EMERGENCY SERVICE**

(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.

**Policy Excess £75 unless travelling within North or Central America or the Caribbean when increased to £150.**

For persons aged 61 to 70 years the excess is increased to £150 unless travelling within North or Central America or the Caribbean when increased to £500.

For persons aged 71 to 90 years the excess is increased to £300 unless travelling within North or Central America or the Caribbean when increased to £1,000.

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

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

**No Policy Excess.**

### 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, travel tickets and travellers cheques 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 £1,500

If your outward or return trip is delayed for more than 12 hours at the final departure point to/from UK 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 £1,500) if you elect to cancel after 12 hours delay on the outward trip from the UK. **Policy Excess £50 (b) only.**

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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.**

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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 Policy Excess.**

## MAIN EXCLUSIONS AND CONDITIONS

The following represents only the main 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

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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, airline, transportation company or accommodation supplier.
7. Travelling to countries or regions where the FCO or WHO has advised against travel.
8. Your failure to contact the Medical Screening Line where required.

### 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.

### Medical Screening

If you are travelling to North or Central America or the Caribbean or on a Cruise you must first contact the Medical Screening Line to establish whether we can provide cover for your trip. If you are accepted then the following levels of excess will apply. You will receive written confirmation that you are covered for the trip. The number to call is:

**0870 9063142**

Unless you are traveling to North or Central America or the Caribbean or on a Cruise, there is no need to advise us of your pre existing medical conditions.

### Increased Excess for Pre Existing Medical Conditions

Provision for the acceptance of 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 those that are specifically excluded, 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 **60 years or less** the excess is increased to **£500 unless travelling within North or Central America or the Caribbean or on a Cruise when increased to £1,000.**

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# Mr Bridge **CHRISTMAS** **and NEW YEAR 2009**

## **CHRISTMAS 2009**

### **Example Programme**

#### **CHRISTMAS EVE**

- 1500 **Hi Bridge** Welcome Desk open.  
Mulled wine and mince pies
- 1745 Welcome Reception (Black Tie optional) followed by DINNER then BRIDGE (duplicate pairs)

#### **CHRISTMAS DAY**

- 1030 SEMINAR or other games (Trivial Pursuit, Scrabble etc)
- 1230 CHRISTMAS LUNCH
- 1500 BRIDGE (duplicate pairs) or Queen's speech
- 1830 Festive Buffet DINNER followed by BRIDGE (duplicate pairs)

#### **BOXING DAY**

- 1000 SEMINAR followed by Supervised Play
- 1230 LUNCH then further Supervised Play or ("novelty" bridge, duplicate pairs)
- 1830 DINNER then BRIDGE (duplicate pairs)

#### **27 DECEMBER**

- 1000 Informal Prize-Giving for Duplicate Section SEMINAR followed by Supervised Play
- 1230 Buffet LUNCH followed by BRIDGE (duplicate pairs)

#### **TWIXMAS 2009**

### **Example Programme**

#### **27 DECEMBER**

- 1500 **Hi Bridge** Welcome Desk open.  
Mulled wine and mince pies
- 1745 Welcome Reception followed by DINNER then BRIDGE (duplicate pairs)

#### **28 DECEMBER**

- 1000 SEMINAR followed by Supervised Play
- 1230 LUNCH then further Supervised Play or duplicate pairs
- 1830 DINNER then BRIDGE (duplicate pairs)

#### **29 DECEMBER**

- 1000 SEMINAR followed by Supervised Play
- 1230 LUNCH then further Supervised Play or duplicate pairs

## **DENHAM GROVE**

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## **NEW YEAR 2009**

### **Example Programme**

#### **29 DECEMBER**

- 1500 **Hi Bridge** Welcome Desk open.  
Mulled wine and mince pies
- 1745 Welcome Reception followed by DINNER then BRIDGE (duplicate pairs)

#### **30 DECEMBER**

- 1000 SEMINAR followed by Supervised Play
- 1230 LUNCH then further Supervised Play or duplicate pairs
- 1830 DINNER then BRIDGE (duplicate pairs)

#### **NEW YEAR'S EVE**

- 1000 SEMINAR followed by Supervised Play
- 1230 LUNCH then further Supervised Play or "novelty" bridge or duplicate pairs
- 1745 GALA RECEPTION (Black Tie optional) followed by a GALA DINNER then BRIDGE (duplicate pairs)
- 2345 See in the New Year

#### **NEW YEAR'S DAY**

- 1000 SEMINAR followed by Supervised Play
- 1230 LUNCH then further Supervised Play or duplicate pairs

# Bernard Magee's Bridge Quiz Book

(Question on page 4)

**Dealer South. Love All. Teams of Four.**

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

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

<sup>1</sup>weak no-trump (12-14)

West leads the ♦4 to dummy's ♦10 and partner's ♦K; he returns the ♦9, and we let declarer's ♦Q hold the trick; after a little thought declarer leads the ♠4.

The only real thing to think over is how we might push declarer off course. From our hand, he seems to have no real choice but to hit upon the winning line; with us holding both tens in the key suits, it is clear that there is no two-way finesse so he is likely to finish with nine or ten tricks by way of two finesses (in hearts and clubs).

But why is he playing a spade? To test all the avenues open to him. Perhaps this is our chance? If declarer has Q10 in hand we might just be able to guide him away from safety. Unfortunately we needed to think of this before he led the spade (thinking with a singleton is frowned upon!). Did you?

Yes, on the spade lead drop the king in tempo and declarer will have a smile on his face, happy at having found that elusive extra chance, only to be in tears on the next round when we win our jack and cash our three diamond tricks.



## Bernard Magee's Bridge Quiz Book

is available at £14 including post and packing from  
**Mr Bridge**, Ryden Grange, Knaphill, Surrey GU21 2TH.  
[www.mrbridge.co.uk](http://www.mrbridge.co.uk)



# Bernard Magee's Quiz and Puzzle Book

(Question on page 6)

**Dealer East. East-West Game.**

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

South	West	North	East
2♦	4♥	5♦	1♥ Double

All Pass

West leads the ♠A, ♠K, ♠J. East plays the ♠Q on the king and discards a low heart on the jack. West switches to a heart.

If diamonds are 2-2, you have four winners against 4♥, so you have to hope that they are 3-1. This looks likely; as West holds ♠AKJxx, he probably has five hearts to justify his jump to game without mentioning the spade suit. So do you take the ♥A and run the ♦J? Oops – West wins with his singleton queen. It might look as though you are short of entries to dummy, but that is just an illusion. Win the ♥A, cash the ♦A and, if nothing falls, ruff the ♥K and now take the diamond finesse. Once you have picked up the trumps, you have to give up two club tricks, going three down for a cost of -500; a struggle, but in the end worth it, since East-West's 4♥ is worth 620. Notice that West could have taken you four off by playing clubs and taking a ruff. This did not look attractive because he could see you would be short of dummy entries and was anxious not to do any of your work for you.



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# Lead the Top of a Sequence

**O**ne of the best leads against both suit and no-trump contracts is *top of a sequence*. Why is this? Suppose we have K-Q-J-9-4 and lead the king. What are the benefits?

- 1 Partner will know we have the queen and often the jack as well and will know whether to encourage or even unblock the suit.
- 2 Partner will know we lack the ace (the card above the one led).
- 3 Partner will put you with a good suit, a suit worth returning.
- 4 We will not give away a cheap trick. If we lead the nine, declarer would make his ten if he had A-10-x. (*Top of a sequence* overrides 4th highest).
- 5 Leading lower sequences quite often creates finesse positions against dummy.
- 6 Partner's top of a sequence lead helps you plan your defence.
- 7 If a defender has not led from the top of a sequence, the other players can pick up useful inferences about the suit led.

Let us look at some examples and see how these ideas manifest themselves.

**a)**

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

West leads from his good suit. East can overtake to avoid a blockage. They can run the first five tricks in no-trumps.

**b)**

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

Here, we lead the ten and create a finesse position against dummy's jack. On the next deal, West's queen lead marks South with the king of the suit:

**c)**

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

South plays in 4♠. West leads the queen of diamonds to East's ace. A glance at dummy tells East to rule out the minors. A switch to the heart jack (*top of a sequence*) does the trick.

**d)**

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

Here, West leads a top of sequence club queen against South's contract of 4♠. This enables East to plan a nasty surprise for declarer who, if able to get in, could make plenty of tricks. East overtakes and cashes the diamond ace. After the informative *top of a sequence* lead, he can now play the club seven back to West's known entry. Then West gives his partner a diamond ruff to beat the contract. In our final example, South plays in 4♠ after a strong 1NT opening and a transfer response.

**e)**

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

West leads the queen of hearts and dummy wins the first trick with the ace, East discouraging with the three. Declarer calls for the ten of spades, which runs to the king. Knowing that South must hold the heart king West plans to lead a minor. With the same holdings in dummy, his own minor holdings should guide him. Having made one top of sequence lead to no avail, West must now switch to another top of sequence in diamonds. This lets the defenders take three quick tricks and defeat the contract by one. Even if East did not have such good diamonds, the switch would still be safe. By contrast, a club could blow a trick if South had A-10-9(-x) or Q-10-x(-x). ■

# ANSWERS TO THE DECLARER PLAY QUIZ ON PAGE 22 by DAVID HUGGETT

1.

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

  

♠ K Q J 10 7 ♥ A 4 ♦ K 10 7 3 ♣ J 6
--

West	North	East	South
1NT	Pass	Pass	2♣
Pass	3♠	Pass	4♠
End			

You are declarer in 4♠ and West leads the ♥K. How do you plan the play?

Whenever either one of the opponents bids no-trumps, it is always a good idea to count their points as the play proceeds – when they have reached their tally then you know they can have no more! So win the heart lead and knock out the ace of trumps, which you find with West. Doubtless, he will try to cash a couple of hearts, but you ruff the third round, draw the remaining trumps and play clubs until someone takes the ace. Why do this? Well, to find out who holds this card. If it is West, he cannot hold the queen of diamonds because that would give him too many points for his opener – and if it is East, then West has to hold the queen of diamonds or he has too few points to open. In short, whoever has the ace of clubs cannot also have the queen of diamonds. Once you know the location of this queen, you can finesse against it.

2.

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

  

♠ 6 5 ♥ K 5 ♦ K 10 7 6 ♣ A K J 9 2
---

West	North	East	South
		Pass	1♣
Pass	1♠	Dbl	2♣
3♥	5♣	End	

You are declarer in 5♣ and West leads the ♦Q. How do you plan the play?

Clearly, you have to ruff the opening lead in dummy. The best chance of success is to set up the spades, losing, you hope, only one trick in that suit along the way. So draw the trumps in two rounds and play a spade to the ...?

Well, if West has both the ace and the queen, which is unlikely, you cannot go wrong. Of course, the likelihood is that East will have one of these cards. Even if you guess correctly, East will get in if he has the ace of spades or Q-x. If he gets in, he will play a heart – when you will have to hope the ace is on your right. Since East is marked with the ace of diamonds from the lead, he cannot hold the ace of spades if you require him to have the ace of hearts. This is because he passed as dealer and he would not have done that with a shapely twelve count. So play the king of spades from dummy and continue with another. East wins with the queen but, with the ace of hearts well situated, you escape with losing just one trick in each major.

3.

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

  

♠ K J 10 9 7 ♥ J 8 6 ♦ 9 2 ♣ A K J
---

West	North	East	South
1♥	Pass	Pass	1♠
Pass	2♥	Pass	3♣
Pass	4♠	End	

You are declarer in 4♠ and West leads the ♦Q. How do you plan the play?

You have both been pushy in the bidding and this contract will need a bit of luck, especially as the opening lead marks East with the ace of diamonds. At least the opening bid marks the

ace of hearts on your left. Now, although your diamond king is wastepaper, it does mean that the contract is that much easier to play. I am sure you see how! As East passed over his partner's opening bid and has shown up with an ace, West must hold the missing queens. So ruff the third diamond when they continue the suit; play the king of spades and then the jack, preparing to take a finesse if necessary. The queen appears and all that really now remains is for you to spurn the club finesse, which you know cannot possibly work. So play the ace and the king, dropping the queen, and make the hand on your left hold his cards a little closer to his chest in future!

4.

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

  

♠ Q J 10 7 5 ♥ Q J 10 ♦ 7 2 ♣ A K J
--

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

You are declarer in 4♠ and West leads the ♦A. He continues with the ♦K and a third round to East's ♦Q. How do you plan the play?

The success of the contract depends on not losing a trump trick and the *a priori* odds strongly favour running the queen for a finesse against the king. Here, there is no hurry to play trumps after ruffing the third diamond. Instead, make a discovery play by leading a heart. When West wins with the ace, you know he cannot have the king of spades because he passed as dealer and has shown up with eleven points already. So win the return and play a spade to the ace in the hope that the king is singleton. When the king falls, you amaze your partner and opponents with your card-reading skills.

All the hands this issue relate to reading inferences from the opponents' bidding – or lack of it!

**The following have kindly donated stamps for the Little Voice Appeal:**

Mrs L Sidey, Ivegill. Mr D Milton, Beckenham. Mrs A Carr, Darlington. Mrs C Archer, Willingale. Mrs P Grint, Billericay. Ms J Paton, West Molesey. Mrs K Phillips, Leigh on Sea. Mr & Mrs P Brand, Nantwich. Mr C Chambers, Perthshire. Mrs Morley-Pegge, London. Mr D Hodgson, Trowbridge. Mrs S Peters, Bognor Regis. Mrs D Hamilton, Glasgow. Mr N Richards, Edgbaston. Mrs M Giblin, Saunderten. Mrs S K Coghill, Lichfield. Mrs N Pickereil, Belper. Mrs Ward, Coventry. P B Bellis, Perthshire. Mr & Mrs Stanton, Edinburgh. Mr W C Young, Dorchester. Mrs D Hilbourne, Etchingham. Mr D M Abraham, Ruddington. Mr & Mrs K R Stoneman, Buckhurst Hill. Sandy Grinham, Horsham, West Sussex. Mrs J Cunning, Glasgow. Mrs P Gallop, Swadlincote. Mr CN le Gassick, Inverurie. Mrs M Christopher Hatton, Fife. Mrs Adamson, Prenton. Mrs Murdoch, Aberdeen. Mrs J Ireland, Cuckfield. Mrs A Bray, Dursley. Mrs R Wright, Dover. Mrs H Hefferman, Welling. Mrs T Hadfield, Poynton. Mr Lance Morrison, Toronto, Canada. Oceanwood, London W1. Mrs J Shackell, Sunbury on Thames. Mrs A Yeo, Loughborough. Mrs K Donoghue, St Albans. Mrs S Paine, Barnstaple. Mr B Shepherd, Devizes. Mr D Atherley, Ludlow. Mrs P Crowe, Cheltenham. Mrs S Galloway, Leeds. Mrs M Burkett, Prenton. Mrs Murdoch, Aberdeen. Mr & Mrs T Batchelor, Tunbridge Wells. Mrs J Alexander, Bushey. Mrs Gregory, Walsall. Mr P Dodson, Draycott. Mrs J Hashman, Abingdon. Mrs Jupp, March. Mrs Adamson, Prenton. Mr A Metcalf, Norwich. Mrs A Morgan, Warrington. Lady Huxtable, Leyburn. Mrs M Murphy, Newton-le-Willows. Mrs E Plewis, Southwold. Mr P Guppy, Crediton. Mr & Mrs C Bridge, Midhurst. Mrs Rideal, London. Mrs S Lake, London. Mr G Warren, Falmouth. Mrs D Bamborough, Manchester. Mr & Mrs C McNeil, Faversham. Mrs H King, Swindon. Mrs J Crosley, Ryde. Mrs J Carver, Portree. Mrs B Mc Elvaney, Kilnadrain. Mr & Mrs R Wallace, Strathmartine. Mrs E Elderton, Olney. Mrs Adamson, Prenton. Ms C Jack, Renfrewshire. Mrs J Scrivener, Great Ayton. Mrs J Crosley, Ryde. Mrs B McElvaney, Kilnadrain. Mr J Foster, Ottery St Mary. Ms J Bateson, London SW6. Mrs G Tomacelli, London SW3. Mrs J Dawson, Salisbury. **Thank You.**

# Which is Harder? Bidding or Declarer Play

For the inexperienced player, which is more difficult to take on board, bidding or play? Of course, if defence joins the mix, there is no contest as most players generally reckon defence to be the hardest subject to master. As to the choice between the other two, I think bidding gets the nod: many hands more or less play themselves, while bidding to the correct contract often involves a number of hurdles to negotiate. Still, it is a close decision. I had a reminder of this age-old argument when an old acquaintance presented the following deal to me with the plea, 'Please tell us what went wrong'.

**Dealer South. Game All.**

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

Against silent opposition, the East-West pair struggled to a final contract of 4♠ and despite an impeccable defence (well, they followed suit in turn!) had no problem in collecting all thirteen tricks. They were not alone, but +710 was obviously not a great success against the scattering of 1460s. It appears

that no one reached the grand slam, although I am sure most of us have been in worst ones in our time.

At this particular table, West opened 1♠ and then over 2♦ rebid 2♠. From then on, the bidding stuttered and stumbled until a somewhat hesitant 4♠ concluded the auction.

With hardly any wasted values and the improved picture emerging from East's response of 2♦, West would surely describe his values better by rebidding 3♠. From then on, all routes are likely to lead to at least the small slam.

It is surprising just what an important bid the first rebid can be. The late Victor Mollo, in flowery mood, once wrote that, whereas the opening bid is often semi-tentative, the rebid is 'a serious declaration of intent, free from flirtatious irresponsibility'! In this case, if West does rebid 3♠ – indicating a good six-card suit – it would certainly ease East's concern about what should be trumps and the rest of the hand would surely shriek slam. RKCB (Roman Key-Card Blackwood) could have done the rest.

A similar deal saw declarer contracted to make 6♥ but this time the play was what needed careful attention (see next column). Declarer was not too happy when he saw that he was in danger of going down almost at once if the king of trumps was wrong. However, winning the first trick with the ace of spades, he negotiated a major hurdle when the queen of hearts finesse succeeded, although

West's ten looked ominous.

**6♥ by South. Lead ♠K.**

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

He returned to dummy with the ace of clubs and repeated the heart finesse, West throwing a spade. Now he needed careful timing to reduce his trumps. He played three rounds of diamonds, ending in dummy. There followed a diamond ruff, the king of clubs and a club ruff to leave the cards shown. It is South to play:

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

It was now a simple matter to exit with the jack of spades and wait for the two trump tricks – slam made. ■

# ANSWERS TO THE DEFENCE QUIZ ON PAGE 27 by JULIAN POTTAGE

1.

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

West	North	East	South
Pass	3NT	End	1NT

Partner leads the ♥J. You capture the ♥K with the ♥A and return the suit, driving out dummy's ♥Q. Declarer calls for the ♠Q. Do you cover? If not, do you cover the ♠J on the next round?

The usual rule is to cover the last of touching honours. It works well here. If you cover neither the queen nor the jack, declarer makes four spade tricks.

If you cover on the first round, declarer wins and finesses the nine on the way back. You should duck the queen and cover the jack to promote partner's ten. This way you hold declarer to seven tricks.

2.

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

West	North	East	South
Pass	2♣	Pass	2♦
Pass	2NT	Pass	3NT
End			

Partner leads the ♦7. Dummy wins with the ♦Q and leads the ♣J. When do you play your ♣Q?

The jack of clubs is a touching honour (the jack and ten are the cards next to each other in rank). Again, you should not cover. The main benefit from ducking arises when partner (as here) has the king. If you were to cover, declarer would take your queen with the ace and play back towards the ten. Partner would win a trick with the king but neither your queen nor nine would score. Declarer would make nine tricks by way of a spade, four clubs and two tricks apiece in the red suits.

After you play low correctly on the first round, partner will score the king and you will come to a club trick later. If, having regained the lead, declarer leads the ace of clubs from hand, your queen will not fall. If, instead, the next club lead is the ten from dummy, you will cover to promote your nine. Either way, both defenders make a club trick.

3.

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

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

Partner leads the ♦2: ♦3, ♦8, ♦A. Declarer cashes the ♠A, crosses to the ♠K (West discards the ♥10) and calls for the ♣J. Which club do you play?

Once more, dummy has touching honours. Now you have two honours higher than dummy's. This changes the position, though to a limited extent.

This time it would be wrong to let the jack win. Declarer would continue with a club towards the king, making three club tricks in all and losing only one trick on the way.

Merely covering the jack (i.e. playing the queen) is also wrong. Declarer could win with the king and (presumably after drawing your

last trump) finesse the eight on the way back. You need to win the first round of clubs with the ace and exit safely in some other suit. If the next club lead is the ten, you will cover with the queen to promote partner's nine. If, instead, declarer's next play in the club suit is to lay down the king, your queen will not fall. Your side will score two club tricks to go with the ace-king of hearts to beat the game.

4.

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

West	North	East	South
Pass	1♦	Pass	1NT
Pass	3NT	End	

Partner leads the six of hearts: four, ace, two. You return the eight: ten, five, queen. Dummy leads the queen of diamonds. Do you cover?

In general, the idea of covering an honour (whether touching or non-touching) is to promote a lower honour or high spot card in your hand or partner's. Here, you can see that covering can never gain you a diamond trick (and could cost if the ace is a singleton). All the same, you should cover. Do you see why?

Given what you can see in dummy, the position looks hopeless if declarer holds the ace of diamonds. This being the case, you place partner with that card. Now there is a clear benefit to taking your king before partner's ace. You want to knock out South's presumed king of hearts while your partner still has the ace of diamonds as an entry to the long hearts. Doing so allows your side to make three heart tricks as well as two diamonds.

It is a different story if you duck the first diamond mistakenly. Partner's entry would go and ten tricks would result.

Yes, if declarer has the ace of diamonds, the whole suit will run after you cover – but then your king is surely a dead duck whenever you play it. ■

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