



THE NORTH PENN FINESSE

NORTH PENN DUPLICATE BRIDGE CLUB

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President's Message: Welcome to 2016 and a new bridge year. Our membership drive is ongoing and a sincere welcome to all new and returning bridge players. Sue Bailey and Elaine Clair have returned to the board, and Mitch Snyder joins the board to add fresh ideas and directions. A special thank you goes to Bob Umfer who gave us his time and energy for the past three years and to Dave Legrow who has resigned from the board to pursue a new endeavor. Our appreciation goes to all who work behind the scenes. These members take care of food, drinks, club news, our money, and information. It's 2016 and the North Penn Duplicate Bridge Club wishes all of you success and happiness in life and at the bridge table.

Marlene Hino, President, e-mail marleneh25@verizon.net

Club Manager's Message: As club manager, I have not been getting a lot of feedback. I hope that is a good thing, meaning that you are satisfied with the way the club is running. I am always open to feedback, comments, suggestions, or complaints. Email, phone, face-to-face, or through a board member are all fine avenues to voice yourselves.

Recently, Sue Bailey and Marlene Hino decorated the restrooms in bridge club decor. Thanks to them for their initiative and a job well done. Sue also installed a file rack for the game results printouts, which in turn enabled us to make more efficient use of the room.

Elaine Watters and Bob Umfer spearheaded the membership renewal this year. They improved the record keeping process, and placed special emphasis on the accuracy of member contact information. Thanks to Elaine and Bob, and to those who assisted: Elaine Clair and Real Fradette (and anyone who may have helped without me having noticed). Pat Andrews has taken over maintaining our candy supply. Thank you Pat.

Larry Umphlet, Club Manager, e-mail ichor0@verizon.net



Pause to Smile: Bridge...if you have the slightest touch of masochism, you'll love this game!

Masterpoint Milestones:

Betty Conger	Junior Master	Shelia Wood	Junior/Club Master
Mary Connelly	Junior Master	Mary McGready	Junior Master
Renee Gelsmen	Junior. Master	Pat Andrews	Junior Master
Linda Platt	Club Master	Pat Tway	Club Master

Ginger Sabia	Club Master	Donna Zebley	Sectional Master
Mary Tompkins	Sectional Master	Kay Garrity	Sectional Master
Lorna Bearn	Sectional Master	Claire Annechini	Sectional Master
Randee Braslow	Regional Master	Alan Resnick	Regional Master
Alison Shoemaker	Regional Master	Claire Rolin	NABC Master
Luigi Lenaz	Adv. NABC Master		
Nancy Fair	Life Master	Gerry Jawer	Life Master
Art Coddington	Life Master	David Silberman	Life Master

Brad Barry, William Goldman, Steve Becker, Pat Bassman
 Robert Bencker, James Doll, Joann Fegan, Bruce Lieberman
 Barbara Mulhauser, Bob Mulhauser, Ken Salter, Tom Salter
 Bob Umfer, Jackie Umphlet, Larry Umphlet, Paulette Vasoli
 Nancy Walchek, and Herb Chalek
 Mitch Snyder, William Bauer, Elaine Claire, Real Fradette,
 Ellie Goldman, David Kresge, Ed Leach, and Tony Zacchei

Ruby Life Masters

Sapphire Life Masters

Bruce Schwaidelson Gold Life Master

David Cohan

Gold Life Master

The North Penn Duplicate Bridge Club honors members who've achieved Life Master or above.
 Congratulations to our newest achievers!!



Life Master Art Coddington



Gold Life Masters David Cohan and Bruce Schwaidelson



Nancy Fair with her Life Master cake



Life Master
David Silberman



Gold Life Master
Bob Umfer

District 4 North American Pairs Place Finishers: Many North Penn members participated in the North American Pairs (NAP) qualification games last summer. Winners of the NAP competition received cash compensation to cover travel costs to this year's Spring Nationals in Reno, Nevada to be held in March.

Congratulations to the 2015 North Penn Bridge Club Masterpoint Champions:



Elaine Clair
"Unlimited MP" 189.10 pts.



Bucky Sydnor
"0 to 1,500 MP" 114.63 points



Susan Bailey
"0 to 500 MP" 62.32

DISTRICT 4 PLACE FINISHES FOR 2015

ACBL Top 500 (District 4)
Player of the Decade (District 4)
Barry Crane 500 Winners:
 (District 4 winners)

Player of the Year (Dist. 4):
Points Won at Sectionals:
 (District 4 winners)

Craig Robinson (15th)
 Craig Robinson (6th)
 Craig Robinson (9th place)
 Elaine Claire (11th place)
 Jane Ball (12th place)
 Jane Ball (5th place)
 Craig Robinson (8th place)
 Jane Ball (11th place)



Online Points Leaders
(District 4 winners)

Gary Hillenbrand (15th place)
Alvaro Ronderos (6th place)
Estelle Ronderos (16th place)



Mini-McKenney Winners in District 4

5 to 20 MP	Susan Morse (1st place) Kay Garrity (5th place)
100 to 200 MP	Bruce Young (2nd place) and Susan Anthony (5th place)
200 to 300 MP	Bill Kutrzyba (2nd place), Sandy Tilney (7th place), David Silberman (10th place)
300 to 500 MP	Luigi Lenaz (18th place)
500 to 1000 MP	Deborah Crisfield (7th place)
1000 to 2500 MP	Jane Ball (2nd place), Arnold Kritz (13th place), David Cohan (14th place) Gary Hillenbrand (15th place)
2500 to 5000 MP	Elaine Clair (1st place), John Dickenson (3rd place), Real Fradette (7th place), Dave Legrow (8th place)
5000 to 7500 MP	Elaine Landow (13th place)
7500 to 10,000 MP	Deepak Khanna (10th place), Arnold Selig (12th place)
Over 10,000 MP	Craig Robinson (4th place)

Helen Shanbrom "Ace of Clubs" Winners

5 to 20 MP	Susan Morse (1st place), Kay Garrity (7th place)
20 to 50 MP	Mary Fehnel (6th), Richard Godshall (10th), Rochelle Zager (16th)
100 to 200 MP	Andrew Rosenberg (2nd), Bruce Young (5th), Susan Anthony (10th)
200 to 300 MP	Bill Kutrzyba (3rd), Sandy Tilney (5th), David Silberman (8th place), Rich Murray (12th place)
500 to 1000 MP	Ralph Collins (2nd place), Barbara Gordon (6th place)
1000 to 2500 MP	Robert Umfer (10th place)
2500 to 5000 MP	Elaine Clair (1st place)
5000 to 7500 MP	Ferne Kleban (21st place), Rose Marie Loughnane (23rd place)
7500 to 10,000 MP	Aronold Selig (2nd place, Deepak Khanna (17th place)
Over 10,000 MP	Craig Robinson (4th place)

Congratulation to Susan Morse. She won the **National Mini-McKenney** award for 2015.

Special accomplishment goes to Mitch Snyder and Bucky Sydnor for having a 75.4% game on January 6.

Sunshine: A big "thank you" to Susan Bailey and Elaine Watters for decorating the club for the holidays. Holiday parties were a huge success due to everyone bringing holiday treats. As shown at the far right photo, the tables were filled with delicious food.



We wish Bob Bencker a speedy recovery from his recent heart surgery and look forward to seeing him back at the club real soon. Bob Umfer was recently hospitalized. We also wish him a quick recovery.

Birthday greetings go to all of you who are celebrating in February, March, April, and May. The list is too long to publish here in the newsletter. So, check out the bulletin board at the club and wish your friends a "Happy Birthday."

A special "Happy Birthday" to Penny Szabo who turned 90 years young on January 15.



Please welcome our **newest members**: Pam Lane, Patricia Mueller, Millie Orenstein, Eileen Shelly, Dale Scafuro, Donn Zebley, Walter Bell, Naomi Berman, Joseph Davison, Betty Conger, Kay Garrity, Joann Fegan, Mary Lee, Bob Kielsing, Dhyan Cassie, Denise Kenyon, Peg Tannenbaum, Jean Harney, Thorpe Archoff, Ross Currie, Cynthia Palen, Barbara Carlin, Donald Hockman, Lois Hockman.



Judith VanSwieton, a long-time bridge club member, passed away in December. The North Penn Bridge Club expresses our deepest sympathies to her family and friends.

Charity Games Update: We are pleased to report that the North Penn Duplicate Bridge Club presented Manna on Main Street with a \$3,882 check in December for a total of \$4,022 for the 2015 year.

Pause to Smile: Injustice - the unfortunate consequence of bidding and playing a contract with divine inspiration and skill, only to register a complete bottom on the board in question!!

Elections: Thank you to the members who ran for election in 2015. The club appreciates your interest and support of the club. Thank you to all who voted - both in person and by absentee ballot. Congratulations to Elaine Clair, Mitch Snyder, and Sue Bailey for becoming members of the Board of Governors for the three-year term 2016-2018.

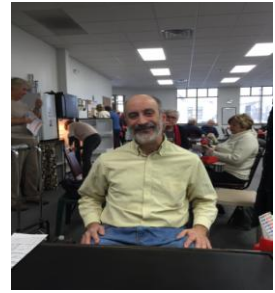
Susan Bailey, Club Secretary

Miscellaneous: Memorabilia - We would like to document the club's history and display it at the club either in a collage hung on the walls or in an album. If anyone would like to donate any old pictures or items from the club's beginning or years past, please contact Sue Bailey at 215-699-9036 or bailey.sue@gmail.com.

Membership Dues: Our membership drive is an ongoing process. To date we have 261 paid members. That means about 100 people have not paid their dues. If you are one of those people, please bring your \$10 dues to the club at your first opportunity. We know that there are a few "snow birds" who are out of town. We would appreciate them paying the dues as soon they arrive back in town in March or April. A member directory will be published at that time.

Human Interest Feature: *Bridge players.....we are an interesting lot.*

This all started when I emailed Elaine Watters (newsletter editor). I thought it might be interesting to ask bridge players how they started playing bridge and how they found their way to playing duplicate bridge. I added that we could also ask for a favorite bridge memory. What bridge player doesn't have a favorite memory or two? It's like people who fish. They all have a story about "the big one" that they caught or got away! Anyway, Elaine liked the idea and asked if I would be the "Human Interest Feature" reporter. Although I agreed, I did reserve the right to change my title down the road. However, I must admit that the HIF reporter title is growing on me. The next step was trying to figure out who to interview. I actually got stuck for a few days thinking about this. Then came my big break. Someone from the bridge club emailed me about playing. We made plans to play, and I asked if she would be interested in doing an interview for our bridge newsletter. She said "yes" and here we are. Shortly after doing the first interview, another bridge friend asked if I was available to play. He became interview No. 2. So let me introduce you to Helen (Toysie) Walter and Roger Milton.



Michael Carver, Human Interest Feature Reporter

Helen (Toysie) Walker: Toysie was born in Abington and grew up in Wyncote. She went to school at Pine Manor College in Massachusetts. After college, she ran two businesses and worked as a Project Manager at the University of Pennsylvania. She has three children and seven grandchildren. When Toysie isn't playing bridge (she plays about five or six times a week) she likes to do needlepoint, knitting, reading, and going for walks.

Q - How did you start playing bridge? A - My mother played bridge, and I played a little in college (between classes, of course!). Then I stopped until five or six years ago. When a friend suggested taking bridge lessons, I started playing again and really enjoyed it!

Q - What led you to play duplicate? A - My second bridge teacher encouraged the class to join the ACBL and to go to tournaments. I went to a local tournament at Valley Forge and did enjoy it! Once you get points, you get hooked!

Q - What was one of your favorite bridge memories?

A - Other than the many wonderful people I've met while playing bridge, my favorite memory is playing a two-session game for gold points with my friend Gerry and winning the morning session. We then won the afternoon session for nine **gold points!** It was a real thrill!



Roger Milton: Roger grew up in Memphis and got his degree from Boston University. He worked in engineering and public accounting roles before settling into a career as a large system specialist/subject matter expert. He further described it as "I was a new-age plumber" with the last eight years of my career helping large companies move into the "cloud." (*For the record, I did laugh!*)

Roger is married with two children and three granddaughters. When he's not playing bridge, he's active as a Boy Scout Leader. He's done this for 27 years and has attained the Silver Beaver

status, the highest honor a volunteer can receive from the local council. He has also admitted to spending lots of nights in tents. Other hobbies include reading and playing lots of board games.



Q - How did you start playing bridge? A - I remember watching bridge being played on TV when I was 14. It seemed interesting. I picked up a book on bridge and played a little at college. My wife Beth and I played socially until we came to Blue Bell in 1989.

Q - What led you to play duplicate? A - I took a course at Montgomery County Community College with Beth. We had a joint interest in learning more about the game. The ACBL headquarters was across the street from my first job in IT. We've played together for over 40 years and have enjoyed duplicate for the last 15 years.

Q - What are some of your favorite bridge memories? A - We had a couple of good runs at Hunt Valley. It makes for a nice ride home! Though my favorite game is still the World Game held at the club every year.

At the Table #1 As East, your holding: S Q8, H KQT9765, D 63, C 98. Vul vs non. I would open weak 2H (a little white lie) because 3H is too rich for me. Let's say you passed.

You	LHO	Pard	RHO
P	1D	1S	2D
2H	3D	4H	5D
P	P	P	

Let's see how you can set the 5D contract.

Dummy

S T74

H 8

D QT872

C AQ65

You

S Q8

H KQT9765

D 63

C 98



Pard led the A of hearts, and you discouraged him. He switched to a trump. After clearing trumps in two rounds, declarer finessed the K of clubs. On four rounds of clubs, I guess you discarded two hearts. Now a low spade was led from table. What do you play ?

This 5D contract was played at NPBC only once on Tuesday night, January 12, 2016. It may not have happened this way. One thing to consider is to avoid being end played, at least making it easy for Pard. Say you played the 8 and declarer took the A and played a low spade, would Pard go up with the K? He should have figured that declarer did not have the Q (why didn't he take a finesse if he had the Q?), and you must have it and would be end-played. In our discussion, Bill B. and Ken S. would trust each other, as a partner, to rise with the K. I hope partners would be always alert. With a slow brain, I probably would play the J without thinking anyway. Now let's play the other way. Declarer started playing the spades by cashing the A. Would you drop the Q to make it easy for Pard?

S T74
H 8
D QT872
C AQ65

S KJ965
H AJ32
D 4
C K42

S Q8
H KQT9765
D 63
C 98

S A32
H 4
D AKJ95
C JT73

S QTxxx
S Kx
S AJx

Albert Horng, Club Member

I wrote up this hand because it had almost identical last few cards at the end of one hand that I played about 30 years ago when I went to get trained on a new instrumentation system in Wisconsin. I had called the local bridge club, and a player was nice to give me a ride to play one night. The difference was RHO (your holding) had Kx and the LHO had QTxxx of spades. I had AJx and could afford losing only one trick in the suit. I knew KQ were split, so after stripping side suits I played the A from hand and RHO dropped the K!

In after-play discussion, he reasoned I would have finessed if I had the Q. "To add insult," he mentioned it would not have been obvious to him to avoid being thrown in had I cashed the A of spades before stripping the side suits. I loved his "insult." Bridge is fun !

Pause to Smile: Said he to his partner, "Where's the hand you held during the auction?"

North Penn Duplicate Bridge Club Board of Directors: (left to right) Maryland Wanck, Real Fradett, Elaine Watters, Larry Umphlet, Elaine Claire, Craig Robinson, Marlene Hino, Mitch Snyder, and Susan Bailey.



From the Director's Desk: In the next several newsletters I will discuss some bridge issues that will hopefully help us understand the game better. In this issue I will address partnership agreements, explanations thereof, and a point or two on unauthorized information.

A partnership is responsible for knowing its methods, and, if requested, providing an accurate explanation to the opposing pair. There are a couple ways this can, and does, go wrong. A partner may forget an agreement and make a bid that does not conform to their system. Or, a partner may forget an agreement and provide a mistaken explanation to the opponents. There is a significant difference in how these two situations are treated under bridge law.

The working principle is that a partnership is required to provide the opponents an accurate description of their agreements and methods. This is true even if one or both partners have forgotten their agreement. However, a pair is not required to provide an accurate description of their actual holding.

It is not an infraction when a player in error makes a call that does not accurately describe their holding based on their system agreements. When a player makes such a bidding error, there is no rectification to the final outcome, be that in favor of that player's side or the opponent's side. This is the case whenever no explanation was requested, or an accurate description of the agreement was provided to a request.

When a player has provided a mistaken explanation of a call, that is misinformation and an infraction. If this has caused damage to the opponents, an adjustment will be made to the score. If there is a dispute that misinformation was given, in the absence of evidence to the contrary, the director will assume a mistaken explanation was given rather than mistaken call. ***The usual criteria to confirm the correct partnership agreement regarding a call will be a filled out convention card.***

Should a player become aware that partner has provided an incorrect explanation, that player must not indicate in any manner (such as by voice or gesture, or by summoning the director) that there may be a problem. In no case should that player attempt to provide a correct explanation until required to do so by law (read further).

Should, prior to the end of the auction, a player realize that he (not partner) has provided an incorrect explanation, the director must be summoned immediately and the situation explained.

Should the side that has provided misinformation become the declaring side, the opponents must be provided a correct explanation before the opening lead is made, and the director must be summoned at that time.



Should the side that has provided misinformation become the defenders, a correct explanation must be provided, but only at the end of the hand. The director must be summoned at that time. This includes failure to alert. It is improper for a defender to bring attention to a failure to alert prior to the end of the hand.

An explanation, correct or mistaken, can create another issue, that of unauthorized information.

When your partner gives an incorrect explanation of a bid, you are now aware that he has an incorrect picture of your hand and that his subsequent bidding will reflect that. You are not authorized to act on that information. It is now incumbent on you to continue the auction as if there had been no explanation given at all. Your subsequent bidding must be based on your agreements and the assumption that your partner interpreted your bid according to your agreements.

If your partner gives a correct explanation, causing you to realize you have bid incorrectly, that information is unauthorized. What you must do at this point is to respond to partner's next bid using the assumption that he understood what you meant to show, not what he thought you meant. What you should not do is to now go into a long huddle, which partner might well interpret as indicating there is a problem.

In the situation where the player being asked for an explanation realizes there is an agreement but has forgotten it, "I don't remember our agreement" is an acceptable response to an opponent's request (as long as it is accurate), but it also creates unauthorized information. Again, the director should be summoned.

If your partnership has not discussed the meaning of a call, the correct response to an inquiry is "Un-discussed." This is especially important for pickup partnerships. Do not qualify a response with "I think it means..." or something similar, as this conveys information that should not be conveyed, namely how you are probably going to interpret the call. While the "undiscussed" response can create an unauthorized information issue, it will usually be less damaging than other responses.

There is a very important lesson that follows from the above: During the auction, don't ask about bids unless you need to know at that time. If you need the information for defense, wait until the end of the auction, then ask at your turn. If you are simply curious about the opponent's methods, wait until after the hand. If you and your partner are passing throughout an auction, asking about a specific bid, prior to the final pass, could be construed as conveying unauthorized information to your partner.

