

October 25, 2011

Volume 16, Issue 2

The Daily Hand-Out

Read your
Daily Hand-Out!
Pick up your copy
at the hospitality
desk in the foyer.

Central States Regional

Grand Geneva Resort and Spa, Lake Geneva, Wisconsin on Route 50, one half mile east of Route 12.

Monday, October 24

7:30 0-299er Stratified Pairs
7:30 Stratified Education Charity Pair
Education Charity Knockout

Tuesday, October 25

9:30 Morning Side Game Series
9:30, 2:00, 7:30 Players' Choice Stratified Pairs**
2:00, 7:30 Side Game Series I, Sessions 1 & 2
7:30 Stratified Swiss Teams 1 Session

Wednesday, October 26

9:30 Morning Compact Knockout 1 & 2
9:30 Morning Side Game Series
9:30, 2:00, 7:30 Players' Choice Stratified Pairs**
2:00, 7:30 Side Game Series I, Sessions 3 & 4
7:30 Stratified Swiss Teams 1 session

Thursday, October 27

9:30 Morning Compact Knockout 3 & 4
9:30 Morning Side Game Series
2:00, 7:30 Stratified Swiss Teams
2:00 Side Game Series II, Session 1
7:30 Side Game Series II, Session 2
Stratified Swiss Teams 1 Session

Friday, October 28

9:30 Morning Swiss Teams, Session 1
9:30 Morning Side Game Series
9:30, 2:00, 7:30 Players' Choice Stratified Pairs**
2:00, 7:30 Side Game Series II, Sessions 3 & 4
7:30 Stratified Swiss Teams 1 session

Saturday, October 29

9:30 Morning Swiss Teams, Session 2
9:30 Morning Side Game Series
2:00, 7:30 Stratiflighted Pairs, A/AX Plays
2:00, 7:30 Gold Rush Pairs
(B: 300-750; C: 0-300)
2:00, 7:30 Side Game Series II, Sessions 5 & 6
7:30 Stratified Swiss Teams 1 Session

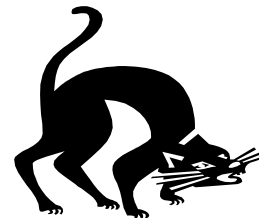
Sunday, October 30

10:00 Stratiflighted AX Swiss Teams, Playthrough, 20 VP*
B/C/D Swiss Teams*

**9:30, 2:00, 7:30 Players' Choice Stratified Pairs
Play any 2 of the 3 sessions...
You must specify which two when purchasing your entry!

Stratification: A 2000+, B:
750-2000, C: 0-750
*Stratiflighted: A: 3000+, AX:
0-3000: 40% of field for
higher awards; Play Separate
*B: 750-2000; C: 300-750;
D: 0-300

Masterpoint Averaging is in
effect for all Pair Games and
Swiss Team Events where
permitted.



Intermediate/Novice Events

Monday 7:30 pm

I/N Stratified Charity Pairs
Stratified Pairs 0-100, 100-200, 200-300

Tuesday through Friday 9:30, 2:00 & 7:30 pm

Single Sessions
I/N Stratified Pairs 0-100, 100-200, 200-300

Saturday 9:30

Single Session
299er Stratified Pairs 0-100, 100-200, 200-300

Sunday 10 am & 2 pm

299er Stratified Swiss Teams,
0-100, 100-200, 200-300
Two Single Sessions, More Points

Free Intermediate/Novice Dinner (Thursday between sessions)

Daily Speakers

Registration Gifts

Tournament Committee:

Editor: Suzi Subeck
Tournament Chairperson: Lynn Patinkin
Partnership Chairman: Carl Sharp
I/N Program: Angie Clark
Hospitality: Adrienne Cohen

Saturday, October 29:

District 13 Board Meeting

All District Board members are
expected to attend. A full breakfast
will be served before the meeting in
the hotel coffee shop at 9:30 a.m.

Regional Knockout Schedule

*Compact Knockout

	Mon	Tues	Wed	Thur	Fri	Sat
9:30		A2	MC1*	MC1*	MC2*	MC2*
2:00		A3	C1	C3	E1	E3
		B1	B3			Compact KO 3
7:30	A1	A4	C2	C4	E2	E4
		B2	B4			Compact KO 3
One-Session Evening Games						
7:30		Swiss	Swiss	Swiss	Swiss	Swiss

Where to Eat in Lake Geneva

Whether you choose an elegant setting, rustic look, or a 60's era steakhouse, the foods of Lake Geneva area are all excellent. Join us for all our great Friday Night Fish Fry's. Hours of operation & availability of entertainment can vary. Please call ahead. The restaurants listed below are alphabetical in order.

R=Reservations B=Breakfast L=Lunch FFF=Friday Night Fish Fry SBR=Sunday B=Brunch C=Cocktails Br=Beer E=Entertainment D=Dinner

GENEVA CHOPHOUSE

Located at the Grand Geneva Resort, this fine restaurant, reminiscent of the great steak houses of Chicago and Kansas City, offers the finest in steaks, chops, fresh seafood and fine wines, with a wide assortment of side dishes to share with your companion. Entertainment nightly at the adjacent nightclub, Evolve. The restaurant is open for dinner, however, reservations are recommended.

The **CHOPHOUSE** also offers an excellent, though pricy, Sunday brunch should you be so inclined. It is open from 10am to 2pm. Reservations are suggested.

GENEVA NATIONAL HUNT CLUB

Hwy. 50 - 4 miles West of Lake Geneva. (262) 245-7200. L, D, C, LV, Br, SBR

GORDY'S BOAT HOUSE & COBALT LOUNGE

336 Lake Street, Lake Geneva's west end waterfront bar with casual dining featuring a full menu, from soup/salad and sandwiches to lobster and steak. Signature Boat House Brew, Boat Drinks and Weekend Bloody Mary bar. Cobalt Lounge available for private parties. Lake Geneva ambiance with Gordy history and memorabilia. Gordy's serves food from 11 a.m. to 9 p.m. everyday (closed Tuesday, Labor Day thru Memorial Day) Also try the Bait Shop for breakfast and lunch open June through August from 7:30 a.m. to 5 p.m. (6 p.m. on weekends) located across the street at 341 Lake Street, Fontana. (262) 275-6929.

GRAND CAFÉ

Located at the Grand Geneva Resort, this restaurant offers a casual, airy setting featuring contemporary American cuisine as well as dishes

influenced by French, Spanish and Italian cooking. There is also a fabulous breakfast buffet, offered daily. Open for breakfast, lunch and dinner. B,L,D,SBR,C,Br

HARBOR LIGHTS RESTAURANT

N1530 Powers Lake Rd., Genoa City, WI (Located on West Side of Powers Lake). (262) 279-6673. A family owned lakeside restaurant specializing in BBQ Ribs, grilled items, and homemade desserts D,FFF,C,Br,LV

HAWK'S VIEW GOLF CLUB

Located three miles north of downtown Lake Geneva, Hawk's View is proud to offer dining in our rustic Tail Feathers Bar & Grille. Serving garden fresh salads, homemade soups, appetizers, and an array of sandwiches, our chef has something to please everyone's appetite. Hours include Monday - Friday 11 am - 8pm, Saturday and Sunday 7 am - 11 am (Breakfast), 11 am - 8 pm. W7377 Krueger Road, Lake Geneva (262) 348-9900.

HOGS & KISSES

149 Broad St., Lake Geneva (262) 248-7447. Cocktail Lounge & Eatery in a European pub setting. Serving garden fresh salads, homemade soups, appetizers, an array of sandwiches, char-grilled burgers & chicken. Specialty beer, wine and the usual libations also available. Children welcome with parents before 5:00 pm. Absolutely no one under the age of 21 after 5 pm. L,D,C,Br

HOULIHAN'S

111 Center Street, Lake Geneva, (262) 248-7047. Casual American dining on the waterfront overlooking Geneva Lake. Open for lunch and dinner 7 days-a-week. Featuring steaks, seafood, pasta's and salads with a handsome bar and specialty beers and drinks. Amer. Express, VISA, MC accepted. L, D, C, Br, LV

(Continued on page 7)



Words of Wisdom...

1. Do not argue with an idiot. He will drag you down to his level and beat you with experience.
2. The last thing I want to do is hurt you. But it's still on my list.
3. Light travels faster than sound. This is why some people appear bright until you hear them speak.
4. If I agreed with you, we'd both be wrong.
5. We never really grow up, we only learn how to act in public.
6. War does not determine who is right - only who is left.
7. Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.
8. Evening news is where they begin with 'Good Evening,' and then proceed to tell you why it isn't.
9. To steal ideas from one person is plagiarism. To steal from many is research
10. A bus station is where a bus stops. A train station is where a train stops. On my desk, I have a work station.
11. I thought I wanted a career. Turns out I just wanted paychecks.
12. Whenever I fill out an application, in the part that says, 'In case of emergency, notify:' I put 'DOCTOR.'
13. I didn't say it was your fault, I said I was blaming you.
14. Behind every successful man is his woman. Behind the fall of a successful man is usually another woman.
15. A clear conscience is the sign of a fuzzy memory.
16. I asked God for a bike, but I know God doesn't work that way. So I stole a bike and asked for forgiveness.
17. You do not need a parachute to skydive. You only need a parachute to skydive twice.
18. Money can't buy happiness, but it sure makes misery easier to live with.
19. There's a fine line between cuddling and holding someone down so they can't get away.
20. I used to be indecisive. Now I'm not so sure.
21. You're never too old to learn something stupid.
22. To be sure of hitting the target, shoot first and call whatever you hit the target.
23. Nostalgia isn't what it used to be.
24. Change is inevitable, except from a vending machine.

(Continued on page 4)

(Word of Wisdom, continued from page 3)

25. Going to church doesn't make you a Christian any more than standing in a garage makes you a car.

26. Hospitality is making your guests feel at home even when you wish they were.

27. When tempted to fight fire with fire, remember that the Fire Department usually uses water.

And the last... Words of Wisdom:

"The early bird may get the worm, but the second mouse gets the cheese."

From JennBridge... First Trick Decision

I had an interesting decision to make at trick one last Friday when I found myself in six spades after some vigorous preempting in clubs by the opponents. A club was led and neither I nor my partner had any!

♠ K 10 4
 ♥ A K 9 5
 ♦ A K Q 10 6 2
 ♣ —

	N	
W		E
	S	

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

What a great looking dummy! The contract should be an easy make, but it is matchpoints so what is my best play for all 13 tricks?

It is important to think about the various possible divisions of spades. If they divided 3-2, the hand would be easy. If RHO had all 5 spades I would have some problems. I decided that it was quite possible that spades were 4-1 with 4 spades on my right. If that were the actual holding, I still needed to play carefully.

If I ruffed in dummy I couldn't pick up 4 to the queen on my right. I therefore made what seemed like an unusual play--discarding a heart from dummy and ruffing in my hand!

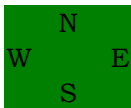
When I led a spade toward the king, LHO did indeed turn up with one spade--the Queen! I finished drawing trumps and scored up 1010 for a tie for top.

From JennBridge... Avoidance Plays Pay Dividends

After a routine auction I found myself in 3NT with a diamond lead.

All Western Open Pairs

West Deals ♠ Q 10 6
 E-W Vul ♥ A Q 8 2
 ♦ 4
 ♣ K 10 6 3 2



♠ A 4 3 2
 ♥ J 10 6
 ♦ A Q 10
 ♣ A 8 4

West	North	East	South
	<i>Bob</i>		<i>Jenn</i>
Pass	Pass	Pass	1 NT
Pass	2 ♣	Pass	2 ♠
Pass	3 NT	All pass	

I won the diamond king and paused to study the hand. Clearly I needed to work on clubs, and just as clear was the fact that I needed to try to keep East off lead to prevent another diamond lead through my Q10.

Without that consideration, the club ace followed by a club to the 10 would be logical. As this would likely put East on lead, however, I needed to play the ace and king of clubs and hope that West would be on lead after the third round of clubs.

West won the jack of clubs as East discarded a discouraging heart. So far, so good. West, an expert, now paused for a considerable length of time before returning...a diamond! The heart finesse won and the hand produced 12 tricks for a great score. (4C, 3D, 4H and 1 S)

Looking at the hands later, I saw that West had a difficult problem.

West Deals ♠ Q 10 6
 E-W Vul ♥ A Q 8 2
 ♦ 4
 ♣ K 10 6 3 2

♠ K 8 5
 ♥ K 9 4
 ♦ J 8 6 3
 ♣ J 9 5

♠ J 9 7
 ♥ 7 5 3
 ♦ K 9 7 5 2
 ♣ Q 7

♠ A 4 3 2
 ♥ J 10 6
 ♦ A Q 10
 ♣ A 8 4

It's easy to see why he was reluctant to return a major suit card given his holdings and the bidding. As it turned out, only a heart return would have prevented me from scoring a 12th trick. (Had he returned a spade, I would have had to play the queen!)

This simple avoidance play paid great dividends as +490 scored 32 out of 37 matchpoints.

Hands of the Day from Matthew Granovetter

Dealer: W
All Vul.

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

West	North	East	South
pass	pass	pass	1♥
1♠	double	2♠	double
pass	2NT	pass	3♥
pass	pass	pass	

Opening Lead: ♣4

Down by 47 imps, with 16 boards to go, Daniela von Arnim, of Germany, made two nice plays in the last set of boards of the Venice Cup, to help her team defeat France. The first of these two plays is her backward finesse in today's hand. Since the 1♥ opening could be a four-card suit, there was a lot of maneuvering to locate the 5-3 fit. The bidding by East-West is important as von Arnim located the queen of hearts through that the evidence of the auction and the first few tricks.

The club lead, the lowest outstanding one, appeared to be a singleton, otherwise West would lead a spade. Von Arnim went up with the ace and led a spade to her ten. West shifted to the jack of diamonds. Von Arnim ducked this, stopping East from ever gaining the lead. Next came the nine of diamonds to the ace. Sherlock Holmes time.

East probably held one spade honor, the queen of diamonds and the king-queen of clubs. West has shown up with at most 7 or 8 points. In addition, West probably holds three hearts, making her shape 5341. Therefore, the queen of hearts was probably with West. Von Arnim led the jack from her hand and let it ride. When it won, she was able to cash the ace of spades, ruff a spade, cash the king of hearts and reenter her hand with a diamond ruff (remember that duck of the jack of diamonds earlier?), to draw the last trump. Making 140.

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Remember: Bridge is a timed event. Keep up the pace of the event. You will have more time for dinner, drinks and discussion after the session!

(Continued from page 2)

KIRSCH'S RESTAURANT AT THE FRENCH COUNTRY INN

W4190 West End Road, Lake Geneva Kirsch's is unique among the area's restaurants for its panoramic view, lakeside dining and outdoor patio receptions. Located at the French Country Inn, this premier food and wine restaurant offers Gourmet Culinary Weekends, Visiting Chef and Wine Maker Dinners in addition to artfully prepared French & American Cuisine with Hawaiian Island influences. Our Wine Spectator Award Wine List is sure to compliment our Signature Specialties, such as Kona Crusted Chateau Briand or Sesame Seared "Ahi" Tuna. Call for Entertainment Schedule.

Reservations Recommended. (262) 245-5756. Located just off Hwy. 50, 3 1/2 miles West of Lake Geneva. L,D,BR,C,E,LV

LAKE GENEVA CRUISE LINE

Riviera Docks, Lake Geneva, (262) 248-6206 or Toll Free (800) 558-5911. Fine dining on air-conditioned and heated boats. Daily Luncheon Cruise, Dixieland Dinner Cruise Friday evening. Sunday Champagne Brunch Cruise. Ice Cream Social Cruise. Call for reservations. L,D,C,Br

Two women friends had gone for a girls' night out. Both were very faithful and loving wives, however They had gotten overly-enthusiastic on the Bacardi Breezers. Incredibly drunk and walking home they needed to Pee, so they stopped in the cemetery.

One of them had nothing to wipe with so she thought she would take off her panties and use them. Her friend however was wearing a rather expensive pair of panties and did not want to ruin them. She was lucky enough to squat down next to a grave that had a wreath with a ribbon on it, so she proceeded to wipe with that. After the girls did their business, they proceeded to go home.

The next day, the husband of one of the women was concerned that his normally sweet and innocent wife was still in bed hung over, so he phoned the other husband and said: "These girl nights have got to stop! I'm starting to suspect the worst. My wife came home with no panties!!"

"That's nothing," said the other husband, "Mine came back with a card stuck to her ass that said....."

'From all of us at the Fire Station. We'll never forget you.' "

Tournament Information

No Smoking Policy: No smoking is allowed in the convention center, lobby, washrooms, fire exits, or service areas. Smokers must go outside to puff.

Partnerships: Singles should check in at the partnership desk 45 minutes before game time to allow those attending to arrange partnerships. **Carl Sharp** is in charge of the partnership desk and will do his best to arrange suitable liaisons. The desk will be open prior to the morning, afternoon, and evening sessions. If no one is at the desk, leave a note, or contact Carl in person please.

Partnership Desk/Daily Bulletin Distribution: Check the Partnership Desk for hand records, tournament schedules, area info, and pick up your copy of the **Daily Hand-Out** each morning.

A bulletin box on the table is available for you to submit any interesting hands, amusing bridge-related stories, or puzzles for publication in the daily bulletins. If you become a new life master while at the tournament, please drop a note in the bulletin box. Include your name, home town, and the event in which you went over please.

Check your *Daily Hand-out* for specific hospitality information for the weekend and any other special events or tournament news during your stay.

Recorder Slips, should you need them (and we hope you don't), are available from the directors.

Score Corrections: For pair events, the score correction period expires at the start of the next session. For the last session of an event, the correction period expires after twenty-four hours or thirty minutes after the end of the tournament, whichever is earlier. See the director as soon as possible if you discover an error in your score. The appeal period for a director's ruling expires thirty minutes after the completion of the session.

Tournament Chairman:
Lynn Patinkin
Hospitality: Adrienne Cohen
Director in Charge: Rick Beye
Partnerships: Carl Sharp
Newcomer Chairman: Angie Clark
Daily **Hand-Out** Editor: Suzi Subeck

(Continued from page 6)

Dealer: E
N/S Vul.

North
 ♠8 2
 ♥J 9 6 4
 ♦Q 3
 ♣K Q J 10 3

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

South
 ♠J 10 7 6
 ♥A K 5
 ♦A 7 4 2
 ♣7 5

Pick up your registration gifts at the Information and Registration desk please... Convention card holders with tournament stickers... also the "hot off the presses" 2012 CCBA calendar!!

West	North	East	South
--	--	pass	1♦
pass	1♥	1♠	double
2♠	3♣	pass	3NT
pass	pass	pass	

Lost or Found items should be taken to the Information Desk and a form should be completed to insure proper return of items. Thank you.
The tournament committee

Opening Lead: ♦8

Three notrump on 21 points? Even that's a little rich for the pair considered the world's best: Jeff Meckstroth and Eric Rodwell. Many hands have been published where this pair bid and made a light 3NT, but rarely have we seen in print 3NT down four.

On this hand, from a match against Norway, the American champs got overboard after what might have been some confusion in a "support double" auction. Rodwell (South), the inventor of the support double, used it over East's 1♠ overcall to show three-card heart support. When West made a smart raise to 2♠, Meckstroth bid 3♣, thinking it was not forcing. But Rodwell must have thought differently.

West led a diamond to dummy's queen. At trick two, the king of clubs was led. Since there was no hypnotist at the table to force West to win it, he ducked. West won the continuation of the queen of clubs and continued his diamond attack. Declarer won and cashed the ace and king of hearts. Notice that if we switch two little hearts from the East hand with two little clubs from the West hand, the queen and ten of hearts would come tumbling down, and Rodwell would score up 630 points. On a good day, that would happen. But it was a bad day: The queen of hearts did not fall, and the defenders took the rest, down four, 400 to East-West.

No doubt it was a poor contract, but change North's jack of hearts to the queen and declarer scores 600 with 22 combined points.

ROMANCE MATHEMATICS

Smart man + smart woman = romance
Smart man + dumb woman = affair
Dumb man + smart woman = marriage
Dumb man + dumb woman = pregnancy

OFFICE ARITHMETIC

Smart boss + smart employee = profit
Smart boss + dumb employee = production
Dumb boss + smart employee = promotion
Dumb boss + dumb employee = overtime

SHOPPING MATH

A man will pay \$2 for a \$1 item he needs.
A woman will pay \$1 for a \$2 item that she doesn't need.

GENERAL EQUATIONS & STATISTICS

A woman worries about the future until she gets a husband.
A man never worries about the future until he gets a wife.
A successful man is one who makes more money than his wife can spend.
A successful woman is one who can find such a man.

So how bad is the economy really doing, you ask?

Jury Duty is now considered a good-paying job.
I got a pre-declined credit card in the mail.
African television stations are now showing 'Sponsor an American Child' commercials!
I ordered a burger at McDonald's and the kid behind the counter asked, "Can you afford fries with that?"
CEO's are now playing miniature golf.
Exxon-Mobil laid off 25 Congressmen.
My ATM gave me an IOU!
A stripper was killed when her audience showered her with rolls of pennies while she danced.
I saw a Mormon polygamist with only one wife.
I bought a toaster oven and my free gift with the purchase was a bank.
If the bank returns your check marked "Insufficient Funds," you have to call them and ask if they meant you or them.
McDonald's is now selling the 1/4 ounce.
Angelina Jolie adopted a child from America .
Parents in Beverly Hills fired their nannies and learned the names of their children.
My cousin had an exorcism but couldn't afford to pay for it, and they re-possessed her!
A truckload of Americans was caught sneaking into Mexico .
Motel Six won't leave the light on for you anymore.
A picture is now only worth 200 words.
They renamed Wall Street " Wal-Mart Street ."
When Bill and Hillary travel together, they now have to share a room.
One of the casinos in Las Vegas is now managed by Somali pirates.

Golf Laws:

LAW 1 - No matter how bad your last shot was, the worst is yet to come. This law does not expire on the 18th hole, since it has the supernatural tendency to extend over the course of a tournament, a summer and, eventually, a lifetime.
LAW 2 - Your best round of golf will be followed almost immediately by your worst round ever. The probability of the latter increases with the number of people you tell about the former.
LAW 3 - Brand new golf balls are water-magnetic. Though this cannot be proven in the lab, it is a known fact that the more expensive the golf ball, the greater its attraction to water.
LAW 4 - Golf balls never bounce off of trees back into play. If one does, the tree is breaking a law of the universe and should be cut down.

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(Continued from page 9)

LAW 5 - No matter what causes a golfer to muff a shot, all his playing partners must solemnly chant "You looked up," or invoke the wrath of the universe.

LAW 6 - The higher a golfer's handicap, the more qualified he deems himself as an instructor.

LAW 7 - Every par-three hole in the world has a secret desire to humiliate golfers. The shorter the hole, the greater its desire.

LAW 8 - Topping a 3-iron is the most painful torture known to man.

LAW 9 - Palm trees eat golf balls.

LAW 10 - Sand is alive. If it isn't, how do you explain the way it works against you?

LAW 11 - Golf carts always run out of juice at the farthest point from the clubhouse.

LAW 12 - A golfer hitting into your group will always be bigger than anyone in your group. Likewise, a group you accidentally hit into will consist of a football player, a professional wrestler, a convicted murderer and an IRS agent -- or some similar combination.

LAW 13 - All 3-woods are demon-possessed.

LAW 14 - Golf balls from the same "sleeve" tend to follow one another, particularly out of bounds or into the water (see Law three)

LAW 15 - A severe slice is a thing of awesome power and beauty.

LAW 16 - "Nice lag" can usually be translated to "lousy putt." Similarly, "tough break" can usually be translated "way to miss an easy one, sucker."

LAW 17 - The person you would most hate to lose to will always be the one who beats you.

LAW 18 - The last three holes of a round will automatically adjust your score to what it really should be.

LAW 19 - Golf should be given up at least twice per month.

LAW 20 - All vows taken on a golf course shall be valid only until the sunset of the same day.

A Lifetime to Learn:

1. Never under any circumstances take a sleeping pill and a laxative on the same night.
2. If you have to identify, in one word, the reason why the human race has not achieved, and never will achieve, its full potential, that word would be "meetings".
3. There is a very fine line between "hobby" and "mental illness".
4. People who want to share their religious views with you almost never want you to share yours with them.
5. And when God, who created the entire universe with all of its glories, decides to deliver a message to humanity, He WILL NOT use, as His messenger, a person on cable TV with a bad hairstyle.
6. You should not confuse your career with your life.
7. No matter what happens... somebody will find a way to take it too seriously.
8. When trouble arises & things look bad, there is always one individual who perceives a solution & is willing to take command. Very often, that person is crazy.
9. Nobody cares if you can't dance well. Just get up and dance.
10. A person who is nice to you, but rude to the waiter, is not a nice person.
11. Never lick a steak knife.
12. Take out the fortune before you eat the cookie.
13. "The one thing that unites all human beings, regardless of age, gender, religion, economic status or ethnic background, is that, deep down inside, we ALL believe that we are above average drivers.
14. You should never say anything to a woman that even remotely suggests that you think she's pregnant unless you can see an actual baby emerging from her at that moment.

An easily understandable explanation of derivative markets.

Heidi is the proprietor of a bar in Detroit . She realizes that virtually all of her customers are unemployed alcoholics and, as such, can no longer afford to patronize her bar.

To solve this problem, she comes up with a new marketing plan that allows her customers to drink now, but pay later. She keeps track of the drinks consumed in a ledger (thereby granting the customers loans). Word gets around about Heidi's "drink now, pay later" marketing strategy and, as a result, increasing numbers of customers flood into Heidi's bar. Soon she has the largest sales volume for any bar in Detroit.

By providing her customers freedom from immediate payment demands, Heidi gets no resistance when, at

(Continued on page 12)

				F		D		
	F	C	E					
	B	A		I			E	
B					I	E	C	
I								A
	C	E	A					B
	E			H		A	B	
					G	I	F	
		I		E				

Sudoku

Phone Jokes:

- Q. What do you get when you cross a telephone with a pair of pants?
A. Bell-bottoms!
- Q. How is a telephone like a dirty bathtub?
A. They both have rings!
- Q. What happened to the little frog who sat on the telephone?
A. He grew up to be a bellhop!
- Q. What do you get if you cross a telephone with an iron?
A. A smooth operator!
- Q. What do you call a large person who constantly calls up people, pretending to be somebody else?
A. A big phone-y!
- Q. Why didn't the skeleton need a telephone?
A. He had no body to talk with!
- Q. How does a cheerleader answer the phone?
A. H-E-L-L-O!
- Q. What do you get if you cross a phone with a pair of glasses?
A. A television.
- Q. What is the cheapest time to call your friends long distance?
A. When they're not home!
- Q. How does Ebenezer Scrooge make phone calls?
A. Collect!
- Q. What do you get if you cross a phone with a birthday celebration?
A. A party line!

- Q. How does a barber make phone calls?
A. He cuts them short.
- Q. Why didn't the mummy want a telephone?
A. He got too wrapped up in his calls!

Answers to Today's Sudoku... No peeking please!!

H	D	C	V	E	B	I	G	F
E	F	I	G	C	D	B	H	A
G	B	A	F	H	I	D	E	C
B	I	F	H	D	V	A	E	C
V	H	A	G	E	B	C	F	D
D	C	D	E	I	G	F	H	V
F	E	F	H	C	I	G	A	D
I	G	I	A	D	B	D	H	F
C	A	D	B	F	H	E	I	G

Be sure to turn off your cell phones in the playing area. There is a penalty if they ring during the game!

Be sure you and partner have two identically filled out convention cards on the table at all times for your opponents' perusal!

(Continued from page 10)

regular intervals, she substantially increases her prices for wine and beer, the most consumed beverages. Consequently, Heidi's gross sales volume increases massively.

A young and dynamic Vice President at the local bank recognizes that these customer debts constitute valuable future assets, and increases Heidi's borrowing limit. He sees no reason for any undue concern, since he has the debts of the unemployed alcoholics as collateral.

At the bank's corporate headquarters, expert traders transform these customer loans into DRINKBONDS, ALKIBONDS and PUKEBONDS. These securities are then bundled and traded on international security markets.

Naive investors don't really understand that the securities being sold to them as AAA secured bonds are really the debts of unemployed alcoholics. Nevertheless, the bond prices continuously climb, and the securities soon become the hottest-selling items for some of the nation's leading brokerage houses.

One day, even though the bond prices are still climbing, a risk manager at the original local bank decides that the time has come to demand payment on the debts incurred by the drinkers at Heidi's bar. He so informs Heidi. Heidi then demands payment from her alcoholic patrons. But being unemployed alcoholics, they cannot pay back their drinking debts. Since Heidi cannot fulfill her loan obligations, she is forced into bankruptcy. The bar closes and her eleven employees lose their jobs.

Overnight, DRINKBONDS, ALKIBONDS and PUKEBONDS drop in price by 90%. The collapsed bond asset value destroys the bank's liquidity and prevents it from issuing new loans, thus freezing credit and economic activity in the community.

Suppliers of Heidi's bar had granted her generous payment extensions and had invested their firms' pension funds in the various BOND securities. They find they are now faced with not only having to write off her bad debt but also with losing over 90% of the presumed value of the bonds. Her wine supplier claims bankruptcy, closing the doors on a family business that had endured for three generations. Her beer supplier is taken over by a competitor, who immediately closes the local plant and lays off 150 workers.

Fortunately though, the bank, the brokerage houses, and their respective executives are saved and bailed out by a multi-billion dollar, no-strings attached cash infusion from their cronies in the Federal Government. The funds required for this bailout are obtained by new taxes levied on employed, middle-class, non-drinkers who have never been in Heidi's bar.

Backhanded Comments:

"That dress is lovely; it does wonders for your figure."

"You're smarter than you look."

"You drive very well, for a woman."

"Your son is more handsome than I would have expected."

"You are attractive, for your age."

"You're actually kinda cute now that I've gotten to know you."

"You're not as heavy as people think you are."

"I don't care what anyone says about you, I think you are a fabulous person!"

"You're so smart, for an American."

"You don't sweat that much for a fat girl!"

"I'm amazed by the level of success readers have after following your advice."

"Your plastic surgeon has such a delightful sense of humor!"

"Relax, sweetie... you were perfectly adequate."

"You're more of a 'street smart' kind of guy."

"You're not the kind of girl guys date; you're the kind of girl they marry."

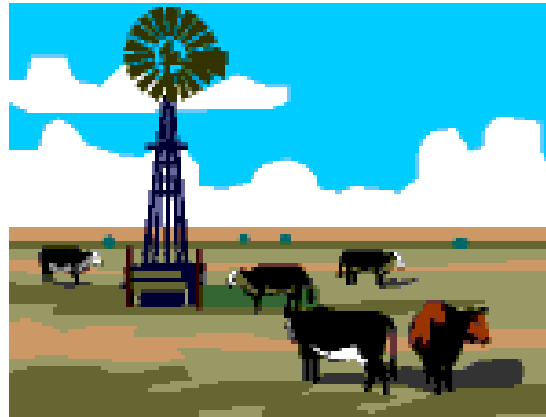
"You're so evolved...for a man."

Puzzle Page ...

Jake Bennett, owner of the Circle K dude ranch, had a problem. He had five guests coming next week who all wanted to ride. Unfortunately, he only had four horses available. Each of the guests wanted to spend most of their five day stay riding. And to make matters worse, they preferred riding the same horse all week! After scratching his head almost bald, he finally came up with a plan that allowed each guest to ride on four days and on the same horse for at least two of the days. Using the grid and clues below, determine the full name of each guest, on which days each guest rode (each guest rode on four out of five days), and on which horses (the four horses were ridden every day).

1. Each horse was ridden by three different people. Brenda, who didn't ride Paint, rode the same horse for three days and a different one on Monday.
 2. On Wednesday, the person whose last name is Wish rode Sunny, Mr. Grant rode Paint, Mary rode Rosie, and Flip was ridden by the person whose last name was Bend.
 3. The horse, Paint, was ridden twice in a row by both Fred, who only rode two horses, and the one who rode Flip on Friday.
 4. Ms. Nash and Stuart each rode Sunny on one day. Tom rode three different horses.
 5. On Tuesday, Brenda didn't ride, Mr. Grant rode Flip, Mary rode on the same horse that she rode for the rest of the week, Stuart Bend rode, and Tom rode Paint.
- Brenda, the woman who rode Sunny on Monday, and Mr. Flight all rode Rosie. Mary didn't ride on Thursday.

	Bend	Flight	Grant	Nash	Wish	Flip	Paint	Rosie	Sunny
Brenda									
Fred									
Mary									
Stuart									
Tom									
Flip									
Paint									
Rosie									
Sunny									



First Name	Last Name	Monday	Tuesday	Wednesday	Thursday	Friday

Answers to Puzzle (no peeking!)

- Brenda Wish, Rosie on Monday, Sunny on Wednesday, Thursday, and Friday
- Fred Grant, Flip on Monday and Tuesday, Paint on Wednesday and Thursday
- Mary Nash, Sunny on Monday, Rosie on Tuesday, Wednesday, and Friday
- Stuart Bend, Sunny on Tuesday, Flip on Wednesday and Thursday, Paint on Friday
- Tom Flight, Paint on Monday and Tuesday, Rosie on Thursday, Flip on Friday

FallFest

Silver Point Sectional

November 11 - 13, 2011

Lindner Conference Center
660 E. Butterfield Road, Lombard, IL

(On the campus of Northern Baptist Theological Seminary, E. of Yorktown Mall at traffic light)

Friday, November 11

9:30 a.m. Pair/Teams (Team scored as BAM)
2:00 p.m. Pair/Teams (Team scored as BAM)
7:30 p.m. Pair/Teams (Team scored as BAM)

Saturday, November 12

9:30 a.m. Bracketed Silver Point Knockout, Round 1
2:00 p.m. Stratified Open Pairs
Bracketed Silver Point Knockouts, Round 2
7:30 p.m. Bracketed Silver Point Knockout, Finals
Bracketed Silver Point Knockout, Playoff for 3/4
Pair/Team Game scored as Pairs/BAM Teams

Sunday, November 13

10:00 a.m. Stratified Swiss Teams, Playthrough
299er Stratified Swiss Teams:
0-100, 100-200, 200-300

Stratification:

A: 2000+, B: 750-2000, C: 0-750
All Future Masters: 0-100, 100-200, 200-300

Masterpoint averaging when allowed in pair and team events!!

Great Playing Site
Free Parking
Great Hospitality



0-299 "I/N" Schedule

Friday, November 11

9:30 a.m. I/N Stratified Pairs
2:00 p.m. I/N Stratified Pairs
7:30 p.m. I/N Stratified Pairs

Saturday, November 12

2:00 p.m. I/N Stratified Pairs
7:30 p.m. I/N Stratified Pairs

Sunday, November 13

10:00 a.m. 299er Stratified Swiss
Teams
0-100, 100-200, 200-299

Tournament Chairperson

Carl Sharp
312-497-4277
ibsharp2@sbcglobal.net

For Information call:

CCBA office, (630) 235-4718 or
www.bridgeinchicago.com

**Affiliated with the
American Contract Bridge
League.**

WinterFest



Chicago Sectional

January 27-29, 2012

Chevy Chase Country Club - Wheeling, IL
1000 North Milwaukee Avenue, Wheeling

Friday, January 27

2:00 ACBL Charity Education Foundation Stratified Pairs
7:30 Chicago Invitational Pairs **Qualifying Round**
(Matchpoint scoring) **** requires pre-registration ****
Stratified Open Pairs

Saturday, January 28

9 :30 Pair/Team-Scored Game
2:00 Chicago Invitational Pairs **Finals**
(Barometer scoring)
Stratified Open Pairs
5:30 Annual Dinner and Meeting
8:00 Stratified Pair/Team with BAM Scoring
Stratified Board-A-Match Teams

Sunday, January 29

10:00 Stratified Swiss Teams, Playthrough
Swiss Team Averaging
7 boards, 7 matches, 20 VP scoring

**Join us January 28 at 5:30 p.m.
for the Annual
CCBA Dinner and Meeting.**

**Send your check (\$20 per ticket)
made payable to the CCBA to**

Les Kent
2802 S. Briarwood Drive West
Arlington Heights, IL 60005
by January 20.

**Tables of 10 may be reserved
if prepaid by January 20.**

**Tickets will be held for pickup at
the tournament site.**

**Tickets are limited.
Reserve yours now!**



Stratification:
A: 2000+
B: 750-2000
C : 0-750

Events for I/N Players (0-300 Masterpoints)

Stratification:

0-100, 100-200, 200-300

Friday, January 27

9:30 Stratified Pairs
2:00 Stratified Pairs
7:30 Stratified Pairs

Saturday, January 28

2:00 Stratified Pairs
8:00 Stratified Pairs

Sunday, January 29

10:00 Stratified Swiss Teams
(2 sessions)

More chances for Silver Points

Tournament Chairs:

Tom Dressing
847-215-0310
tom@ Dressing.org

Partnerships: Carl Sharp
773-483-3734
IBSharp2@sbcglobal.net

Invitational Pairs: Adrienne Cohen
630-941-0581
dolly370@aol.com

Chicago Contract Bridge Association
www.bridgeinchicago.com

**Events may be combined depending on attendance.
Mid-Chart Conventions allowed in the Invitational Pairs.
Masterpoint Averaging when Allowed.**

Actual Ads:

Our experienced Mom will care for your child. Fenced yard, meals, and smacks included.

Dog for sale: eats anything and is fond of children.

Man wanted to work in dynamite factory. Must be willing to travel.

Stock up and save. Limit: one.

Semi-Annual after Christmas Sale

3 year old teacher needed for pre-school. Experience preferred.

Mixing bowl set designed to please a cook with round bottom for efficient beating.

Girl wanted to assist magician in cutting off head illusion. Blue Cross and salary.

Dinner Special -- Turkey \$2.35; Chicken or Beef \$2.25; Children \$2.00

For sale: antique desk suitable for lady with thick legs and large drawers.

Now is your chance to have your ears pierced and get an extra pair to take home, too.

We do not tear your clothing with machinery. We do it carefully by hand.

For sale. Three canaries of undermined sex.

Great Dames for sale.

Have several very old dresses from grandmother in beautiful condition.

Auto Repair Service. Free pick-up and delivery. Try us once, you'll never go anywhere again.

Marriage Jokes...

Two secrets to keep your marriage brimming...

1. Whenever you're wrong, admit it,
2. Whenever you're right, shut up.

- Patrick Murra

The most effective way to remember your wife's birthday is to forget it once... - Nash

You know what I did before I married? Anything I wanted to.

My wife and I were happy for twenty years. Then we met. - Henny Youngman

A good wife always forgives her husband when she's wrong. - Rodney Dangerfield

A man inserted an 'ad' in the classifieds: 'Wife wanted'. Next day he received a hundred letters. They all said the same thing: 'You can have mine.'

First Guy (proudly): 'My wife's an angel!'

Second Guy: 'You're lucky, mine's still alive.'

Come to the Chicago Mercantile Exchange Hospitality Suite:

Tuesday night through Saturday night, Room 2018 will serve as the CME hospitality suite from 10:30 p.m. to midnight. Please join us for a drink and snack food and a chance to discuss the day's hands!

FYI: The Chicago Mercantile Exchange is sponsoring a portion of our tournament and we are grateful for the generous contribution.

EDUCATION CHARITY PAIRS MONDAY EVENING

6.0 Tables

	A	B	C		
3.73	1			Donald Turner - Liane Turner, Overland Park KS	63.00%
2.95	2	1	1	Carol Rentz, Bridgeton MO; Louise Koenigsfeld, St Louis MO	60.00%
2.21	3	2		Bryan Delfs, Kenosha WI; Todd Fisher, Chicago IL	59.50%
1.57	4			Christa Slinger - Steve Slinger, Randolph WI	54.50%
1.66		3	2	Marlene Hirshman - Ronny Baker, Riverwoods IL	51.00%
1.24		4		Joseph Ambrose, Inver Grove MN; Ingrid Stocking, Minneapolis MN	48.50%

Speaker Program

Ginny Schuett will speak on Competitive Bidding Options at 7pm in the playing area. Ginny is a well respected bridge teacher who runs the bridge programs on several cruises. You don't want to miss her lecture. It's free and it's a great learning opportunity.

World Championships Update

Both of the USA Venice Cup teams were knocked out of the event. This is the first time in the history of the Venice Cup that will not be a US team in the finals. We have previously won ten gold, five silver and one bronze medal in the 17 previous years of competition.

Both of the USA Senior Bowl teams are still in the competition and are playing each other in a two day competition.

Both of the USA Bermuda Bowl teams (including local player, Dan Zagorin) are still in the event and playing one another too.

We will keep you posted on events from the Netherlands.

Legal Semantics...

A lawyer runs a stop sign and gets pulled over by a sheriff's deputy. He thinks that he is smarter than the deputy because he is sure that he has a better education. He decides to prove this to himself and have some fun at the deputy's expense...deputy says, "License and registration, please."

Lawyer says, "What for?"

Deputy says, "You didn't come to a complete stop at the stop sign ..."

Lawyer says, "I slowed down, and no one was coming."

Deputy says, "You still didn't come to a complete stop. License and registration, please."

Lawyer says, "What's the difference?"

Deputy says, "The difference is, you have to come to a complete stop, that's the law. License and registration, please!"

Lawyer says, "If you can show me the legal difference between slow down and stop, I'll give you my license and registration and you give me the ticket, if not you let me go and no ticket."

Deputy says, "Exit your vehicle, sir." At this point, the deputy takes off his gloves and starts slapping the lawyer and says, "Do you want me to stop or just slow down?"