

Victorian Bridge Association Bulletin

September 2019

Editor: Dee Harley

TEAMS OF THREE

The Teams of three conducted by Laura Ginnan with the help of Damon was an immensely enjoyable occasion.



[Damon]

There were two sections:

The Under 25 Masterpoint: 8 teams

Under 300 Masterpoints: 12 teams.

Teams comprised of a designated expert (occasionally two) and three people deemed ready to improve. The expert played a session with each of the other team members. At my table, we discussed the meaning of every bid, and the options which were available to the next bidder, this was generally seen to be very helpful.

All the players were winners as far as I am concerned, but the results were:

Under 25 MP

1. Ben Thomson with Alison Wright, Arthur Baigel and Tina Theodore
2. Christopher Leach and Peter Bolling with Barbara Cummings, and Liam Cochrane
3. Penny Corrigan with Sheldon Lipschitz, Robert Baker, Chris Butler

Under 300 MP

1. Michael Phillips with Graham Forbes, Seb Wright, John Mai
2. Kim Frazer with David Hollands, Elizabeth Byrnes, Robert Jacobs
3. George Lovrecz with Dan Craine, Judy Leiba, Robyn Lichter

TBIB SPONSORSHIP CHRISTOPHER LEACH

I am delighted to advise that TBIB are resuming their sponsorship of the VBA in an expanded format over the summer/autumn period.

The VBA Council has approved the utilization of TBIB promotional and advertising material on both the VBA website and in the VBA Bulletin, commencing from now until the VCC next June.

Details of the 2019/2020 TBIB Competition will appear in the October edition of VBA News

You can see the first article offered by TBIB on [Page 6](#).

MASTER POINT PROMOTIONS

Grand	
Brian Ulyatt	Waverley
Gold Life	
Paulina Baker	Kooyong
Bronze Life	
Peter Karol	Rye Beach
Ian Wright	Yarra Valley
Life	
Leigh Carroll	Echuca
John Brazier	Ocean Grove
*National	
Nigel Phillips	Frankston
National	
Barbara Brabets	Traralgon
Prithiraj De Zoysa	Waverley
*State	
Frances Duckett	Waverley
Denise Rozner	Melbourne
Tony Georgeson	Gardenvale
Peter Evans	Bendigo
Susan Napier	Bendigo
Terence Passlow	Geelong
Michael Sullivan	VBA
Karen Thompson	Mornington
State	
Adrienne Reid	RACV
Rob Gilmour	Ballarat
Jack Huang	VBA
Catherine Bowman	Geelong
*Regional	
Philip Nankin	Dendy Park
Kaylene Duncan	Kooyong
Elizabeth Stewart	Mornington
Deborah Strauch	Dendy Park
Marcelle Karro	Dendy Park
Joan Garner	Ballarat
Regional	
Joy Stubbings	Northern
Mark Saunders	Berwick
Toby Hooper	MCC
Sari Irlight	Dendy Park
Anne Cairns	Williamstown
Fanny Joffe	Gardenvale
Robin Ryan	Rye Beach

Regional	
Ros McEvoy	Traralgon
Peter Zeimer	Gardenvale
Karen Chapman	Peninsula
Kathy Rozendorn	VBA
Barb Ross	Ballarat
Julie More	Moonee Valley

MINI #8

Your Mini is easy this month!

Lead: South

♠ -
♥ A32
♦ 32
♣ -

♠ -	N W E S	♠ AK
♥ K654		♥ 109
♦ Q		♦ A
♣ -		♣ -

♠ -
♥ QJ87
♦ 10
♣ -

South is on lead in a Heart contract. How do North/South make 4 tricks against best defence?

Solution on P5.

SUIT COMBINATION

You require 4 tricks from this trump suit. Assume you have plenty of entries to both hands.

You: AK765 Dummy: J8

Secondary Question. What if you only need 3 tricks? How will you play differently?

Solution on P5.

REFLEX ACTION
DEE HARLEY

You will be familiar with the situation where your partner leads a small card against 1NT you hold K102. Dummy holds a 875. You play the King and declarer follows with the 6. Having no reason to switch, you are going to continue the suit.

You are South:

Lead: 4 ♠	♠ ?4		
	♥ ?		
	♦ ?		
	♣ ?		
♠ ?6		N W E S	♠ 875
♥ ?			♥ xxx
♦ ?			♦ xxx
♣ ?			♣ xxx
			♠ K102
			♥ xxx
			♦ xxxx
			♣ xxx

Which card do you play?

Note firstly, that partner has led the 4, assuming you lead 4th highest (those who lead 3rd and 5th can make their own bed of thorns), then it is possible that partner has the ♠3, and therefore has led from a 5-card suit. It is also possible that declarer has sneakily concealed the ♠3 and your partner therefore has just the 4 cards in the suit.

It is interesting that regardless of whether you play standard carding or reverse carding, the card you should immediately seize upon to return, is the ♠10. Why? Well firstly, you want to unblock the honours from the short hand, secondly, this card will clarify the position for your partner (i.e. declarer does not have the ♠10), and thirdly this will suggest to your partner that you have three cards in the suit. I say suggest, because you may only have 2 cards in the suit and have no attractive switch, or you may even have a holding like K1092 and you are starting to unblock your high cards to enable partner to run 5 tricks in the suit without interruption.

To summarise: when returning your partners suit, you play the top of your remaining 2 cards, and the bottom of your remaining 4 (or

even 5 – but that could be an article on its own!) cards.

As always in bridge, there are no rules which are never to be broken! I have already mentioned that you may wish to unblock your 10 and 9 if you held K1092 to start with but what about this hand:

The Bidding:

	W	N	E	S
	1NT*	Pass	Pass	Pass

1NT = 15-18

Dir: West ♠ ?4
 Vul: All ♥ ?
 ♦ ?
 ♣ ?

♠ ?6		N W E S	♠ 9853
♥ ?			♥ Q98
♦ ?			♦ K64
♣ ?			♣ 975
			♠ K102
			♥ K52
			♦ 1092
			♣ QJ104

Lead: ♠4

You are South. Declarer plays low from Dummy, and your ♠K holds the trick, declarer plays the ♠6. Now what? The reflex action of the 10♠ should cause your wrist to crack as you pull back your hand! Dummy has 4 spades to the ♠9. Playing your ♠10 can only succeed in setting up a long trick for dummy.

As ever you should try and visualise the holdings. The ♠3 is in Dummy so your partner is likely to have only 4 spades, which leaves declarer with a doubleton. He played the ♠6 on the first round, so is likely to have ♠Q6, ♠J6, or ♠A6. Regardless of which holding he had, he now has only a remaining honour in his hand. So you must play a LOW spade! The ♠2 so that partner can beat the ♠Q with the ♠A and (if blessed with vision and understanding) your partner can play a low spade back to your ♠10. Now you need to find your partner's entry so he can cash the last spade. On the full hand as shown below, you

are lucky to find your partner with the ♣A, so in fact you can cash four spade tricks and four club tricks to defeat the contract by 2 tricks. If you hadn't found that magnificent ♠2 instead of the reflex ♠10 then declarer would make an overtrick!

The full hand:

Dir: West	♠ AJ74		♠ 9853
Vul: All	♥ 743		♥ Q98
	♦ 85		♦ K64
	♣ A863		♣ 975
♠ Q6		N	
♥ AJ106		W	E
♦ AQJ73			
♣ K2		S	
	♠ K102		
	♥ K52		
	♦ 1092		
	♣ QJ104		

CONGRESS RESULTS

Knox Bridge Club

Swiss Pairs

1. Daniel Mao - Victor Zhang
2. Thilak Ranasinghe - Gordon McRobert
3. Chris Fernando - Paul Corry

Swiss Teams

1. Maggie Callander - Shirley Collins
Chris Fernando - Lindsey Robinson
2. Stan Klofa - Stephen Weisz
Dee Harley - Anna St. Clair
3. Kae French - Geoffrey Johnson
Penny Corrigan - Susie Hall

Wagga Wagga Bridge Club

Swiss Pairs

1. Chris Stead - Richard Hills
2. Adrian Thompson - Manics Manicavasagar
3. Peter Brennan - Margot Brennan

Swiss Teams

1. Michael Ross - Kevin Douglas
Manics Manicavasagar - Adrian Thompson
2. Phil Glover - Bal Krishan
Jan Rava - David Brennan
3. Karen Creet - Andrew Creet
Jenny Mendick - Stephen Mendick

Traralgon Bridge Club

Swiss Pairs

1. Chris Fernando - Lindsey Robinson
2. Stan Klofa - Dee Harley
3. Alan Race - Christine Parkin

Swiss Teams

1. Deborah Anglim - Arendina Drury
Jack Kuiper - Richard Moss
2. Stan Klofa - Lindsey Robinson
Anna St. Clair - Dee Harley
3. Judy Banks - Anna Kearon
Sandor Varga, George Campbell

Yarawonga Bridge Club

Swiss Pairs

1. Kae French - Penny Corrigan
2. Richard Harman - Val Sanderson
3. Jan Hackett - Tom Hackett

Teams

1. Nick Walsh, Derek Poulton
Kylie Wagner - George Wagner
2. Betty Mill - Tania Gariepy
Shirley Collins, Chandradeep Chakravorty
3. Dot Peacock - Jeremy Johnstone,
Heather Scott - Faye Bell

RACV Bridge Club

Swiss Pairs

1. Lanny Chan - Victor Zhang
2. John Quayle - Matti Shub
3. Kim Frazer - Neil Ewart

VICTORIAN MIXED PAIRS

Championship

1. Anna St. Clair - Dee Harley
2. Di Smart - David Morgan
3. Annette Maluish - Andrew Mill

Plate

1. Serhat Ozenir - Barbara A'Beckett
2. Richard Greenfield - Terri Kay
3. Kim Frazer - Stephen Lester

UPCOMING CONGRESSES & EVENTS

Ballarat Bridge Club

Sat. 7th September, 10am Swiss Pairs
Sun. 8th September, 10am Swiss Teams

Venue: Ballarat Bridge Club
Corner Eyre & Ripon St.

Contact: Tim Woodley
Phone: 03 5342 4847
Email: Ballaratbridgeclub@bigpond.com

Mornington Peninsula Region

Sat. 14th September, 10am Swiss Pairs
Sun. 15th September, 10am Swiss Teams

Venue: St Francis Xavier's Church Hall,
60, Davey Street, Frankston

Contact: Lindsay Young
Phone: 03 9787 2235
Email: lindsayhy@westnet.com.au

Macedon Ranges Bridge Club

Sun. 29th September 10 am Pairs

Venue: St Mary's Norma Richardson Hall
14 Buckland Street, Woodend.

Contact Ron Watkinson,
Phone: 0422 622 658

Solution to Suit Combination ([page 2](#))

You AK765 Dummy: J8

Needing 4 tricks: Lead low towards the Jack, playing the Jack unless the Queen is played.

If the Queen is onside you will make 4 tricks unless the suit splits 5-1 or worse. If the Queen is offside (so you don't make a trick with the Jack), then you need the Suit to split 3-3 or for the 109 to be doubleton. Suitplay postulates that you will make 4 tricks 61% of the time.

Secondary question

Needing only three tricks from this suit you can cater for the 5-1 split by Leading low towards the jack as above, but then when the Jack loses out to the Queen, you can now lead dummy's 8 and run it unless it is covered by the 9 or 10.

EDITORIAL DEE HARLEY

I have had some responses to my article on favourite books. Five people sent me their favourites. I don't think that's enough to achieve any statistical significance, so I will allow you another month to send them to me at dee_harley@hotmail.com. Thanks to those who have already done so.

This coming month sees the start of the main teams tournament in Victoria, the Pennant Trophy, I have been swotting up on system in preparation.

I am however going to miss the second week of the Pennant because The Secret Shopper is going to take me to the Territory Gold competition in Alice Springs. I'm looking forward to catching my first live sighting of Uluru, we will also play some bridge there.

Jamie Thomson has been representing the Aussie youth team in Opatija (Croatia) along with 5 other Aussie youths from different states, and the team finished in fourth place. Well done Jamie. Great Performance. I hope he will regale us with some hands from the event next month.

I was delighted to meet a new potential bridge player last night! Welcome to the world Sophie!

Solution to Mini #8 ([Page 2](#))

South leads the ♥Q. If West covers then South pulls trumps and concedes the last diamond, so West must not cover, and South holds the trick. South next leads the ♥J and again West must not cover.

Having Exhausted East of trumps, South can now lead the ♦10 which thrusts East on lead with only spades in his hand. South ruffs with the ♥7, and West can overruff with the King or not.

If West ruffs with the ♥K then he in turn will be overruffed by North's ♥A, if West discards, then North can save his ♥A for the last trick. This is called a smother play. West's ♥K is smothered.



How to make sure you are eligible for a travel insurance claim?

While the Financial Ombudsman Service reports that less than 10% of travel insurance claims are denied, you want to make sure you don't fall into the minority that misses out.

If you can't afford Travel Insurance, then you probably can't afford to travel. We strongly recommend buying your travel insurance as soon as you book your holiday. The right policy can end up saving you a great deal of money when it comes to things like overseas medical treatment, cancelled trips, or lost belongings.

Fully understanding your travel insurance policy is essential for knowing whether or not you are entitled to make a claim. Here are some helpful tips you should follow to make sure your claim is eligible.

Understand Your Policy

Understanding your policy and reading the PDS will allow you to fully understand what you're covered for while you're away. You need to make sure that all destinations you visit are covered under your policy, and that it includes all types of transportation you will use. For instance, if you will be taking a cruise you will need to make sure you have appropriate cruise travel insurance. Note that your trip's duration may be restricted when it comes to coverage and will depend on your age and destination. You will also need to make sure your insurer is aware of any pre-existing medical conditions which may impact your claim.

There are also restrictions regarding pregnancy and how late into your pregnancy you can travel with travel insurance coverage. **Likewise, engaging in certain activities or sports may not be covered by your policy in any circumstance or may require additional coverage such as winter sports cover.**

Be aware of your policy's excess and coverage limits so you know exactly how much out of pocket expenses you will incur and how much will be covered by your insurer. Note that your excess amount is usually applied per claimed event and you will be unable to claim items that are less than your excess amount.

If you want to talk to someone about making sure you're covered, you can contact us anytime on 07 3252 5254.

Pre-existing medical conditions

When it comes to pre-existing medical conditions, you have a contractual responsibility to fully disclose any conditions you may think could potentially impact any claims you may make. You generally must disclose any diagnosed medical condition for which you have received medical advice or treatment.

A number of pre-existing medical conditions will generally be considered; however, acceptance of a pre-existing medical condition will depend on each traveller's individual situation. Many conditions may even be covered free of charge.

However, in the unfortunate circumstance your condition does not qualify, you can still purchase travel insurance. Refusal of coverage for your condition will only void claims which arise from your refused pre-existing condition. You will still be covered for any medical claims that are unrelated to your refused pre-existing medical condition.

Reporting incidents

Whether your claim involves overseas medical treatment, lost baggage, or travel delays, you must notify your insurer as soon as possible if you plan on making a claim. Your travel insurance company's 24/7 emergency assistance number is one of your greatest tools that comes with your insurance. They will be able to inform you on what you need to do in order to file a successful claim. You can use this service before, during, and after your trip.

Your travel insurance company will be able to assist you with pre-trip advice such as what vaccinations you may need, aid you in the event of lost luggage or belongings, coordinate medical evacuation, and help when it comes to overseas medical treatment.

You should liaise with your insurer before agreeing to any medical treatment or tests when possible to make sure it will be covered. You must also report any incidents of loss or theft to the local police or appropriate authority within 24 hours. Be sure to keep any written policy statements that can be used as evidence.

Keep all documentation

If travelling with high value items, make sure those items are covered by your policy and be sure to have documentation such as receipts that show proof of ownership.

Keep all documents and receipts during your travels which may be required when making a claim. This may include things like airline statements in the events of misplaced baggage, police reports regarding accidents or theft, medical or doctor's statements explaining treatment received, and receipts for additional expenses incurred due to travel disruption or delays. Too much evidence is better than not enough.

Policy exclusions

You will find there are exclusions to any travel insurance policy, so make sure you are aware of them. We'd be happy to go through this with you.

Being intoxicated at any point during your travels may cause any claim you make to be denied, especially if you were intoxicated during an event for which you are filing a claim. You must also not knowingly place yourself in harm's way whether that means entering a restricted area or travelling to a dangerous region. Watch the travel advisories to make sure you're not walking into harm's way.

Certain sports and activities such as sky diving and hang-gliding are usually not covered. If you plan to rent and ride a motorcycle during your travels, you must have a valid motorcycle license and always wear a helmet to be covered by your policy.

It should go without saying, however, engaging in any illegal activity or using illegal drugs during your travels will no doubt have your claim denied. These are just some of the examples of common exclusions – for a full list you should check the PDS of your policy.

Choosing a travel insurance company which offers a simple claims process makes your life much easier in the event an unfortunate incident occurs during your travels. Be sure to have your policy number and details readily available during your travels, therefore your policy information can quickly be accessed in the event you need to make a claim. Should you have any questions, call us on 07 3252 5254 and one of our brokers will be happy to talk you through the whole process.

♣♣♣ **KNAVE OF CLUBS** ♣♣♣
PLAYING THE SPADES SAFELY

Playing card combinations in a single suit is a much-neglected skill. Most suit combinations are not difficult to work out at the table if you can think clearly. They are important in teams events since overtricks are unimportant and ensuring the contract is paramount.

The auction at the table was as shown although some might reach 6♠. West led the ♦Q and, after dummy came down, declarer counted ten top tricks. The contract depends on ensuring four tricks in spades. If spades break 3-2, the ace and king must be played on two of the first three tricks. Declarer needs to manage the 4-1 breaks with that constraint on the play of the ace and king. There are five singletons and two hands, so we need to handle as many of the ten cases as possible.

Playing the ♠K first would fail spectacularly if West had any singleton in the suit. If East had any singleton, declarer would succeed by next leading a spade towards dummy and covering West's card. So, that line wins on five of the ten 4-1 breaks.

Teams:

Dir: South

Vul: All

♠ Q	♠ A10643	♠ J952
♥ J9632	♥ K74	♥ 108
♦ QJ108	♦ A6	♦ 754
♣ 843	♣ AQ5	♣ 9762

N		E
W		S

♠ K87	♠ K87
♥ AQ5	♥ AQ5
♦ K932	♦ K932
♣ KJ10	♣ KJ10

The Bidding:

W	N	E	S
-	-	-	1NT
Pass	6NT	All Pass	

Lead: ♦Q

Cashing the ♠A first is no better. It succeeds against a singleton queen or jack with East (by continuing with the ♠K and then low to the

♠10), and also against single queen, jack or nine with West, by leading a low spade from dummy and covering East's card. This still wins against only five of the ten possible 4-1 breaks.

Declarer's next thought was to lead a low card from hand, intending to run it if West follows low. This loses only to a singleton nine offside and a singleton two or five onside, so it succeeds in seven cases out of ten of the 4-1 breaks. Much better! When West covered the ♠7 with the ♠Q, declarer called for dummy's ♠A. Next he led the ♠3 from dummy intending to cover East's card. No matter what East chose to do, declarer would make four spade tricks and his contract. It is a useful pencil and paper exercise to make sure you can play the seven winning cases and not just curse your luck in this slam!

However, there are two more wrinkles. Suppose the defenders' hands are ♠9 opposite ♠QJ52 and our declarer leads the ♠8 covered by the singleton ♠9 and ♠10 and this loses to the jack. What next? Double dummy, you might say, small to the ♠7 next but you are going to lose two tricks, most horribly, when the cards are ♠Q9 opposite ♠J52. You cannot take that second-round finesse when you have already lost a trick! However, if you put up the ace, instead of the ten, on the first round, you can take the second-round finesse and pick up the 1-4 split.

All good? Well maybe not! What if the cards lie ♠QJ92 opposite ♠5 and West falsecards with the ♠9 on the first round? You put up the ♠A thinking it's the previous case and suddenly you have two losers. Fortunately, there aren't many defenders around who will do that. Congratulate them if they do this to you! As a last little aside, if you use a program called "Suitplay", the editor tells me it gets the play of this holding wrong!

(Not sure I said it gets it wrong! It just recommends covering the ♠9 with the ♠10, then playing low to the King on the second round. I guess it would lose out to the singleton 9 onside this way. Ed)

**THE SECRET SHOPPER
A MONTH OF BEING THE
BRIDESMAID.....**

I love bridge but rarely get to play at a club due to work, distance and the other constraints of everyday life so I get my bridge fix in an area that is very successful – the weekend Congress. These fun events are welcoming, are run slickly, have great refreshments and give out prize money.

I base the success or failure of a weekend Congress on four factors:

- Location
- The Loos
- Where I finish
- The cakes

Weekend bridge attracts a wonderful mix of averagely good and averagely poor players and that is not denigrating the poorer players in any way. These players are often the most enthusiastic, the keenest to improve and the most pleasant to play against.

I occasionally play pairs on the Saturday but generally just turn up for the teams as regular readers of this column will know I dislike pairs.

I have a regularish pool from which we make up teams and all of them are lovely as I also refuse to play with people who are waspish to team-mates. Laurie, Martin and Graham are the regular Directors at weekend events and are exceptionally good at the job.

Arriving twenty minutes or so before the start there is time for a relaxed coffee, some delicious home baking and then you play nine boards or so against another team. Score up, another coffee, some more cake and then off you go again.

The best congresses run 6 sets of nine board matches, some run seven 8 board matches, but I never think this is as good as the day can finish rather late for a long drive back home.

There are highs and lows throughout the day, but lunch prepared by the club or by local CWA members is a definite high point. Soup and sandwiches, sausage rolls followed by yet more cake....yum.

At the end there are prizes for all categories, sometimes there is a best local pair, there are prizes for restricted, prizes for group A

winners, group B winners, raffle prizes.....Most people leave with something, if only a warm fuzzy feeling of a day spent with lovely people playing a game we all love. And all of this for around \$45!

This month we travelled down to Knox to play in their annual fundraiser. The venue isn't the best in terms of comfort. The loos are fairly grim, and the playing room is one of those spaces built for multi purposes and suitable for none.

However, this tiny little club manages to put on an ok congress and one that is always full. It can't help the lavatories or location and due to only having a regular 3-4 tables at their club nights haven't the manpower to provide lunch or really great cake. And in no way can they be blamed that we only finished second. They bring in a mobile coffee station for those that are fussier about their caffeine intake and sufficient snacks are on hand to please the crowd.

The other away day this month was at Traralgon, in an excellent venue of the greyhound race-course.

This was a fair drive for our team and as we scooped up members along the way our car became very jolly.

Really excellent cakes awaited our arrival and we had a super day, an excellent lunch with the only downside being another second finish by a margin of .02! Tough.

Everyone stayed and clapped the various prize winners which I really like to see, and a sumptuous supper was laid out for us and I was introduced to the dimsim – I didn't feel quite up to trying one, but introductions were made.

I really look forward to these weekend get-togethers, I enjoy seeing different faces, meeting up again with people I've not seen in a while and going to new parts of the state.

Congresses provide vital funds for these outlying clubs and when some decent opposition rolls in it gives the local players some fresh blood as competition which, they assure me, is always fun.

If you haven't played at a congress recently, I urge you to give it a go – great fun, pretty good bridge and a great value for money day out.