

Kibitzer

Official Publication of the Chicago Contract Bridge Association April/May, 2026

WinterFest Sectional, Annual Meeting and Dinner

The Unit 123 WinterFest Sectional was held from January 30-February 1 at the Irish American Heritage Center. The venue was new and well received. The playing room was large and airy, allowing tables to be spread out across the field, thus offering comfortable conditions.

The turnout was as expected... still not near pre-Pandemic levels, but welcome, nonetheless. 146 players earned 774.80 masterpoints with 135 tables in play over the three days.

Betsy Downs chaired the tournament. Her attention to details was appreciated and everything went well!

On Saturday night, after the second session, the Annual Unit Membership meeting and Dinner took place. Lou Malnati's individual pizzas, salads, and cookies, subsidized by the Unit, were an unqualified success. Thanks to **Jan Churchwell**, **Missy Ravid** and **Suzi Subeck**, our all star dinner committee, for arranging the supper!

Missy Ravid, Unit Treasurer, ran the business meeting in the absence of President **Loring Knoblauch** and Vice President **Bob Maxson**. Missy delivered the State of the Unit address and the Treasurer's report, both optimistic going forward. **Steve Donahue** won the Art Glatt award for most points won in Unit 123 Regionals for 2025. **Dick Bruno** won the Bob Glenn award for most points won in Unit 123 Sectionals for 2025. **Zhaofeng Wang** won the Jan Ivory award for the non LM who won the most points in Unit 123 tournaments for 2025.

The slate was approved: **Jan Churchwell**, **Jamie Rubenstein**, and **Suzi Subeck** are continuing as members of the BOD while **Wayne Snider** and **David Sales** joined the ranks, replacing **Steve McConnell** and **Adrienne Cohen**.

Following the Membership meeting, the Board of Directors had a short meeting of its own to elect the 2026 officers. **Suzi Subeck** was elected President; **Bob Maxson** was elected Vice President; **Missy Ravid** was elected Treasurer; and **Jan Churchwell** was elected Secretary.

Suzi's goals for this year include growing membership, completing the Communications Committee commitment to create a reliable, user-friendly website (see page 9), and continuing to hold successful tournaments.



2026 CCBA BOD: Wayne Snider; Suzi Subeck, President; Jan Churchwell, Secretary; Phyllis Bartlett; Mark Stein; Betsy Downs; David Sales; Jamie Rubenstein; Missy Ravid, Treasurer; Steve Donahue; Craig Allen ... Missing: Loring Knoblauch; Bill Anspach; Bob Maxson; Frank Pancoe..... Photo Credit: Fran Lyne



Playing at the Irish American Heritage Center on Friday.

Photo Credit: Betsy Downs

(WF Top MP winners & more pics on page 2)

WF Top 50 Masterpoint Winners + Ties

- 1 24.51 David Joyce, Kenilworth IL
- 2 24.51 Aleksandar Lishkov, Miami FL
- 3 22.78 Kyle Rockoff, Gilbert AZ
- 4 22.78 Christopher Staszak, Orland Park IL
- 5 22.35 Craig Gardner, Streamwood IL
- 6 18.35 Craig Allen, Glen Ellyn IL
- 7 16.67 Stephen Donahue, Riverwoods IL
- 8 15.69 Rahul Garga, Chicago IL
- 9 15.69 Ariel Smid, Huixquilucan MX
- 10 15.18 Stephen McConnell, Evanston IL
- 11 15.13 Robert Gardner, Glenview IL
- 12 13.27 Sam Nelson, Northbrook IL
- 13 13.27 Richard Strauss, Northbrook IL
- 14 12.67 Platt Hill, Saint Charles IL
- 15 12.67 Meyer Abarbanel, Mundlein IL
- 16 12.67 Fred Clayton, Carol Stream IL
- 17 11.90 David Langer, Buffalo Grove IL
- 18 11.26 Mark Stein, Skokie IL
- 19 10.62 Betsy Downs, Chicago IL
- 20 10.59 Oren Kriegel, Chicago IL
- 21 10.59 Jack Oest, Chicago IL
- 22 10.02 Judy Zhu, Romeoville IL
- 23 10.02 Haijin Li, Lisle IL
- 24 9.58 Julie Arbit, Milford MI
- 25 9.58 Charles Holmes, Rocklin CA
- 26 9.47 Cory Perkers, Chicago IL
- 27 8.96 Jonathan Yue, San Jose CA
- 28 8.96 Alec Sun, Pittsburgh PA
- 29 8.54 George Klemic, Bensenville IL
- 30 8.47 Nicole Qian, Gainesville FL
- 31 8.30 Zinnia Meyer, Chicago IL
- 32 7.98 William Scott, Madison WI
- 33 7.89 Mark Pinkowski, Chicago IL
- 34 7.75 Brian Tanenbaum, Deerfield IL
- 35 7.75 Arch McKellar, Dobbs Ferry NY
- 36 7.52 David Sales, Northbrook IL
- 37 7.22 Will Engel, Rockford IL
- 38 7.22 Kyle I Larson, Rockford IL
- 39 7.22 Jenna Rivet, Glen Ellyn IL
- 40 6.96 Wayne Snider, Plainfield IL
- 41 6.96 L James Phillips, Chicago IL
- 42 6.65 Thomas Ahmann Jr, Bloomington IN
- 43 6.65 James Abbott, Chicago IL
- 44 6.65 Frank Pancoe, Wheaton IL
- 45 6.65 Cheri Bjerkan, Elmhurst IL
- 46 6.42 David Raitt, Madison WI
- 47 5.82 Yixin Tang, Lake Forest IL
- 48 5.82 Ping Hu, Naperville IL
- 49 5.40 Carole Greene, Chicago IL
- 50 5.09 Sheldon Natenberg, Glenview IL
- 51 5.09 Phyllis Bartlett, Northbrook IL
- 52 5.09 Jack Bierig, Highland Park IL



Director in Charge (WinterFest): Peter Wilke



Rank Advancements-Congrats!

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Opinions of columnists are their own and may not represent those of the CCBA.

For more information, go to www.bridgeinchicago.com or call the CCBA at 630-235-4718.

Interim Acting Kibitzer Staff:
CCBA Communications Committee:
Suzi Subeck, Editor
Jan Churchwell
Jamie Rubenstein

First Name	Last Name	New Rank
Qin	Chen	Junior Master
Susan	Cox	Junior Master
Ed	Gallagher	Junior Master
Farzaneh	Kazemi Yaz	Junior Master
Oxana	Malevanai	Junior Master
Joan	Tanaka	Junior Master
Mengzi	Yang	Junior Master
Irshad	Ahmad	Club Master
Margaret	Goss	Club Master
Kimberly	Kiyosaki	Club Master
Melissa	Mann	Club Master
Laurence	Segil	Club Master
Susan	Zilberstein	Club Master
Peter	Beer	Sectional Master
Eileen	Trost	Sectional Master
Christophe	Staszak	Regional Master
Kurt	Haeusler	Adv NABC Master
Richard	Stern	Life Master
Rahul	Garga	Bronze Life Master
Brian	Werner	Silver Life Master
Ann	Blum	Gold Life Master
Charles	Sweet	Sapphire Life Master
Thomas	Dressing	Diamond Life Master



Through
February 6

First Name	Last Name	New Rank
Erel	Amit	Junior Master
Terry	Broccolo	Junior Master
Maureen	Marino	Junior Master
Clayton	Mizgerd	Junior Master
Carol	Morrison	Junior Master
Joseph	Rickert	Junior Master
Karen	Segal	Junior Master
Philip	Spitz	Junior Master
Elaine	Stowe	Junior Master
Qin	Chen	Club Master
Lynn	Hoff	Club Master
Steven	Hopkins	Club Master
Zheshen	Li	Club Master
Richmond	Yeung	Club Master
John	Adams	Sectional Master
Zeyu	Wang	Regional Master
Arnold	Grant	NABC Master
Zhaofeng	Wang	NABC Master
Bernard	Dost	Adv NABC Master
David	Kempner	Adv NABC Master
Susan	Salzinski	Life Master
James	Sturtevant	Silver Life Master
Diane	Martin	Ruby Life Master
Michael	Shelton	Ruby Life Master
Donald	Joseph	Sapphire Life Master
Stephen	Donahue	Emerald Life Master
Don	Lussky	Emerald Life Master



Through
March 6



The 1 No Trump Structure – Part III by Jim “Wimpy” Diebel



C. Minor Suit Transfers with Super Accepts:

Suppose partner opens a strong 1NT and you hold either:

♠ T75	♥ 52	♦ AK8764	♣ T	or
♠ T75	♥ K97	♦ 5	♣ AQT943	or
♠ A75	♥ 52	♦ AQJ864	♣ T4	

In all cases, you KNOW where you want to play this hand. Dummy rates to provide sufficient tricks to make between 9 and 11 tricks in NT regardless which particular high cards partner holds. With any of these hands, we employ Commandment #1 and jump to the contract we expect to make. While on the right day 5 of the minor might make when 3NT goes down, at Matchpoints, you can't afford NOT to be in the highest scoring contract.

Clearly, we aren't going to employ a minor suit transfer when we know all along where the contract is going to end up. There are, however **four** types of hands in which minor suit transfers are going to prove quite invaluable.

A.	♠ 7	♥ 975	♦ QT8542	♣ T64
B.	♠ 74	♥ 73	♦ KQT873	♣ Q94
C.	♠ 85	♥ Q8	♦ Q74	♣ AKQ942
D.	♠ KQ7	♥ A7	♦ 5	♣ AQJ8653

On hand (A), Responder has a dreadful hand but has every reason to believe that 3 diamonds will play better than 1NT. On hand (B), Responder has an invitational hand. He would like to be in game when opener has either a fitting diamond honor, or length in diamonds. If not, he will settle for a 3D part score. . On hand (C), Responder has a game forcing hand with slight slam interest. On hand (D), Responder has a strong hand that will make at least one try for slam past 3NT and might even make a grand slam when partner has the right cards. How can responder show this wide variety of possible holdings?

The Minor Suit Transfer:

We will see that all of these hands can be shown using a simple sequence, similar to the major suit transfers that we are already familiar with. To transfer to Clubs, Responder bids 2S, and to transfer to Diamonds, Responder bids 2NT. There is a reason we leave a bid in between our transfer **bid** and the transfer **suit**.

The Super Accept:

For every hand that Responder may hold above, it will usually be advantageous to know whether or not Opener has fitting cards in our suit. To show these fitting cards, Opener **accepts** the transfer. The cards needed to Super Accept in a minor are: **Ax** (or better), **Kxx** (or better), or **xxxx** (or better). Without fitting cards, Opener shows the no fit nature of his hand by bidding the next step which denies **any** of those specific holdings in Responder's suit. The reason that Opener can Super Accept with as little as Ace doubleton is that when Responder holds hand (B), he can be reasonably certain that either his partner holds the Ace, or 4 small. Either way, the defense will be unlikely to be able to shut out declarer from dummy by holding up. Depending upon which honors Responder is missing, he can be reasonably confident that his partner will be able to use his suit to advantage. For example, Partner bids 1NT and you hold:

♠ 96	♥ J4	♦ AJT732	♣ J94
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While admittedly, you have slim values, there may be a terrific play for game if partner holds the right cards. Start with 2NT* (transfer to Diamonds). If partner bids 3D, it is almost certainly Kxx or better. At worst, it is four small diamonds giving partner a 75% chance to pick up 5 diamond tricks with a double finesse. If partner bids 3C, his best possible holding is Qxx, and it's probably worse. 3D will be the winning contract most of the time.

Now we can begin to see why we changed our Stayman system to include invitational hands without 4 card majors. The benefit of partner being able to describe specific holdings in key long suits is too valuable to ignore.

Bad Hands:

When Responder holds a long minor with no interest in game, (Hand A), he starts with the appropriate minor suit transfer bid. If Opener does not Super Accept, (i.e., he bids the next step), Responder corrects to the minor part score. . Since his hand is bad, necessarily his suit will be bad as well, and most of the time Opener **will** Super Accept. Responder was prepared for this and signs off by passing. Opener is **NOT the captain**, and must not bid further, unless his holding is exceptional, (like AKxx). Even then, he rates to have weakness elsewhere.

(Continued on page 5)

Invitational Hands:

This system will pay the highest rewards for this type of hand. Say you have a weakish hand with a decent 6 card suit; say (♠ 96 ♥ T4 ♦ KQJ732 ♣ 964). If an opponent with ♦ Axx can duck twice, or worse, if partner only started with ♦ xx, then dummy will be all but useless in no trump. If, however, opener can Super Accept (bid 3D over your 2NT transfer), you KNOW that you likely have sufficient tricks to produce a 3NT game. Verify this yourself with a variety of hands where opener has 15-17 pts and either ♦ Ax(x) or ♦ xxxx that declarer will usually be able to come to nine tricks before the opponents can come to five.

Slam Invitational Hands: Another valuable use of the minor suit transfer occurs when Responder has a hand that he thinks might make 12 tricks, but is worried that the opponents may be able to bank 2 defensive tricks before your side can take them. Usually, Responder will have a very strong suit, without many outside controls. A common example might be: ♠ 65 ♥ Q8 ♦ Q4 ♣ AKQ9642. With 7 sure tricks in hand, Responder would like to be in slam if his side is not off two quick cashing tricks. Blackwood is no help, because the partnership could easily be off a cashing Ace-King in any of the side suits. This problem is solved elegantly by a similar sequence we've learned to use with Texas Transfers. Responder starts by transferring to clubs. Note that Opener will *almost never* be able to super accept – and that's a good thing. After Opener bids 2NT, Responder raises to 3NT. Opener must ask himself, "If partner wanted to play 3NT, why did he tell me about his club suit?" (Commandment #1) Responder is not asking Opener to choose between No Trump and Clubs. Responder is telling Opener that he has a *slam invitational* hand that requires controls from his hand to be successful. Therefore, holding controls, Opener cooperates:

- A. ♠ KQ73 ♥ AJ5 ♦ AJT6 ♣ 87
- B. ♠ QJ84 ♥ AKT6 ♦ AK9 ♣ T3
- C. ♠ AT8 ♥ AT4 ♦ AK76 ♣ 753

With Hand (B), Opener will pass 3NT, since he is lacking both a first and second round spade control. Note Hand (B) is the strongest of the 3 hands with 17 hcps. On both (A) and (C) Opener will make a move toward slam. Hand (C) is so loaded with controls, that a Grand Slam might even be possible. Opener holding 2 side aces and 1 side king (Hand (A)) may take control and bid 4C (or 4D if that is the suit) which should be understood to be *ace-asking*. Holding 1 side Ace and 2 side kings, Opener should cue bid the Ace. This promises Kings in each of the other two side suits. Responder can sign off at 4NT, or leap to 6C or 6NT if he has the needed missing controls. If the Opener has an establishable 5 card side suit, as well as premium controls, he should consider a grand slam.

Suppose you hold the slam invitational hand above and the auction proceeds:

<u>Partner</u>	<u>YOU</u>	<u>Partner</u>	<u>YOU</u>
1NT	2S*	1NT	2S*
2NT*	?	3C*	?

Despite the fact that YOU hold the same cards both times, these sequences must be treated entirely differently. When Opener DOES Super Accept the transfer, Responder **CAN NOT** raise to 3NT as a slam invitation. This promises a hand that was merely *game invitational* (See Above). After a Super Accept, Responder must cue bid to show slam interest (usually shortness) Since Responder is unlimited, Opener should cooperate almost always.

Slam Going Hands:

As we've learned from the previous discussion, a transfer to a minor followed by bidding a new suit shows a big hand interested in slam. Sometimes your hand will be such that you know that partner will not be able to move over a simple invitation. Suppose, for example, you hold: ♠ AK3 ♥ 8 ♦ 74 ♣ AQJ9642. Slam is possible, but by no means assured. You start with 2S and partner bids 2NT. He may hold Kx of clubs, but don't hold your breath. More important, you know that if you raise to 3NT, he will automatically pass since you know that he doesn't hold a spade control. You must make a forcing bid here with 3H. This denies a diamond control (or you would have bid them), and partner should not bid 3NT if he holds the Ace of Diamonds.. Opener may cue bid 4D or bid 4C – (once again *ace-asking*). Note that Opener must not ask for aces if he holds less than second round control in any unpromised suit. Most likely, if he asks you for aces here, he holds the aces in both red suits. Despite the fact that you are captain, Opener should not cue bid controls when he knows your side has them all. This is rule #1 once again. Cue bidding a control suggests weakness in an unbid suit.

Jim Diebel serves on the BOD of District 13. He runs a successful club game in the Western suburbs. In his "free time," he gives bridge lessons on and off line. For more information, you can reach him at wimpy@wimpy.biz.

Unit 123 Windy City Regional

Eventz, 1100 American Lane, Schaumburg, IL

June 3, 2026—June 7, 2026

Wednesday June 3 10AM and 3PM

Open Pairs (Stratified)
Gold Rush Pairs (Stratified)

Thursday June 4 10AM and 3PM

Open Pairs (Stratified)
Gold Rush Pairs (Stratified)

Friday June 5 10AM and 3PM

Open Pairs (Stratified)
Gold Rush Pairs (Stratified)

Saturday June 6 10AM and 3PM

Open Pairs (Stratified)
Gold Rush Pairs (Stratified)

Sunday June 7 10:00AM and 1:30PM*

A, X, Y Swiss (5000+, 2500-4999, <2500)
Gold Rush Pairs (Stratified)

Open Stratification: C=0-2499; B=2500-4999; A=5000+
MP Averaging
Gold Rush Stratification: <200; 200-499; 500-750
MP Averaging: NO player may be over 750!

To be eligible for overall Gold Points, Regional Events are offered as two-session events... however, if a player wishes to play in only one session, we will accommodate them. The decision to play one or two sessions MUST be declared at the time the entry is purchased. "Change of mind" will not allow a player with a good morning score to turn a one session entry into a two session entry at halftime!!



Snacks, water, coffee and tea will be provided!

*Only a short break will be provided for lunch. There are many fast food venues nearby...

Or, if preferred, players may choose to bring food from home.

Returning to the venue in time for the second session is player responsibility!

Entry fees
\$16 per session/person/pair;
\$64/session/team

Tournament Chair: Betsy Downs
loverofbeagles@gmail.com

Partnership Chair: Jan Churchwell
jan8242@gmail.com

Hospitality Co-Chairs: Fran Lyne & Missy Ravid



U of C Student Bridge Club →

2026 UChicago Collegiate Bridge Tournament

Mark Benkert, Nathan Gehl, co-presidents, and the members of the University Bridge Club at the University of Chicago are planning to hold an event for college players on **April 4th-5th** at the **Reynolds Club Building at 5706 South University Avenue, Chicago**. If you are interested in helping or want more information, you can contact Mark at mbenkert@uchicago.edu or at 480-208-7390 or Nathan at ngehl@uchicago.edu.

The playing schedule (format: Swiss Teams) is as follows:

Saturday April 4th: Morning session: 9:30 - 1:00/Afternoon session: 2:00-5:30

Sunday April 5th: Morning session: 9:30-1:00

The event has already caught the eye of other Universities. We have it on good authority that the University of Michigan, Ann Arbor, will have a contingent present assuming the students can arrange transportation. Hopefully Northwestern and UIC ... maybe even U of I Champaign/Urbana participate.

Great New Site!

"Hand"y ... Dandy!

Dealer East. EW Vul.

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

West	North	East	South
—	—	1♣	1♠
Double	4♠	Pass	Pass
Pass			



led the ten of diamonds. Declarer played low from dummy and won the trick in hand with the king of diamonds. Declarer now claimed on the marked diamond finesse against West's diamond nine.

Dealer South. Both Vul.

♠ 8 ♥ 7 6 4 2 ♦ Q J 10 8 ♣ Q 9 8 2	♠ Q 6 2 ♥ J 8 3 ♦ 9 7 5 2 ♣ J 10 3	♠ 5 3 ♥ K Q 9 5 ♦ K 6 4 3 ♣ 7 6 4	♠ A K J 10 9 7 4 ♥ A 10 ♦ A ♣ A K 5
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West	North	East	South
—	—	—	2♣
Pass	2♦	Pass	2♠
Pass	3♠ ¹	Pass	6♠
Pass	Pass	Pass	

West led a third-highest six of clubs and dummy's nine was taken by East with the jack. Declarer ruffed the ace of clubs continuation and led the five of hearts from hand. West won with the ace and played a third club to remove dummy's queen as a card that might threaten East.

Declarer ruffed the club and ruffed a heart in dummy. He returned to hand with a low trump to the ace and was pleased to see that both opponents followed suit. After ruffing the queen of hearts in dummy, declarer drew the last trump with dummy's queen.

The issue declarer now faced was how to play diamonds for one loser. If the suit broke three-two, there was no problem. So, declarer turned his mind to dealing with a four-one diamond break and found the best solution of a low diamond from dummy with the intention of playing low from hand. When East produced the jack of diamonds, declarer stuck to his plan and contributed the four of diamonds from hand.

What could the defenders do? If the jack of diamonds held, East would have to lead a club or a heart; in either case, declarer would throw a low diamond from hand and ruff in dummy for his game-going trick. In practice, West overtook the diamond jack with the queen and

1. Promises values

The question of what to do after North's three-spade call depends largely on the player occupying the South seat. The conservative player would raise to game, being content to take a sure-fire plus score. On this occasion, South was a dasher and bid the slam in the hope that partner would have a useful card or two.

West led the queen of diamonds and North tabled what was a moderately favourable dummy. After winning the first trick with his bare ace of diamonds, declarer realised that a twelfth trick would be there on a simple finesse in clubs if East had started with the queen.

Declarer cashed the ace of trumps at trick two and, noting the 2-1 break, saw that there was an additional chance – trying to develop a second heart trick before touching clubs. So, declarer played his jack of trumps to dummy's queen, saving the four of trumps to cross to dummy's six of spades later in the play. Declarer then led a heart from dummy, planning to insert the ten if

East followed low. As it happened, East held both missing heart honours, a 24% chance, and he played the queen of hearts. Declarer won with the ace and returned the ten of hearts. After winning with the king of hearts, East led the king of diamonds.

Declarer ruffed high, crossed to dummy with the four of trumps to dummy's six then threw his low club on the established jack of hearts and claimed the rest of the tricks.

If West had taken the ten of hearts with the king or queen and the hearts had not provided an extra trick, nothing would have been lost. Declarer would have cashed the heart ace – just in case East had begun with a doubleton high honour. Then, after taking the ace of clubs, declarer would have crossed to dummy with the six of trumps to take the club finesse for the contract.

Dealer South. Both Vul.

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

West	North	East	South
—	—	—	1NT
Pass	3NT	Pass	Pass
Pass			

West made the obvious lead on this auction, the jack of hearts. Declarer counted eight sure winners in the red suits. A ninth would have to come from one of the black suits. If it were to come from clubs, then, barring a defensive error or a miracle layout in the suit, an extra trick would only come when the ace and king of clubs were in the same defensive hand. The probability of such an eventuality is a little worse than an even-money shot.

A second possibility was to lead a spade from hand, intending to play the king if West followed with a low card. On the above layout, either plan would have allowed the defenders to cash six tricks in the black suits.

Declarer appreciated the risks of a two-trick defeat if he played either black suit directly. Instead, he adopted an almost counter-intuitive approach. After winning the first trick in hand and cashing the ace, king and queen of diamonds, declarer led a low spade toward his jack. East rose with the queen of spades and led a second heart, which declarer took in hand with the ace to play the jack of spades. East won this with the ace and tried a third heart to declarer's king. Declarer then had nine tricks – a spade, three hearts and five diamonds.

Declarer's plays in spades would have yielded a trick a little less than three times in four: whenever East started with the queen of spades and also when West held both the ace and queen of spades.

Declarer might have cashed a fourth diamond (dummy's jack) in the hope that East, who had thrown a low spade and a low club, might discard another club. However, declarer knew East well and did not expect such a gift.

Dealer West. Both Vul.

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



West	North	East	South
Pass	Pass	Pass	1♣
1♥	1♠	Pass	2NT
Pass	3NT	Pass	Pass
Pass			

West led a fourth-highest four of hearts. Declarer played quickly, without any real thought. He called for a low heart from dummy and took East's jack with the ace, noting that he still had a stopper in hearts as long as the hearts were five-two. Alas, that proved not to be good enough for, when he played a spade, as he had to, it was East who won the first trick in the suit. The heart return was not a welcome sight. West was able to play king, queen and another heart to set up his long card in the suit. Since declarer had to concede a trick to West's ace of spades at some point, that player was able to cash a heart winner to defeat the contract.

A simple plan would have saved the contract on this layout. Declarer allows the jack of hearts to hold at trick one. When East continues with the eight of hearts at trick two, declarer plays the nine as a matter of routine in an attempt to mislead West about the layout of the suit. If West wins and plays a third heart, declarer wins and plays the jack of spades. Now, when East wins his king of spades, he has no heart to play. Declarer can win the club shift in hand and play a second spade. West wins the ace of spades but declarer is in control; he loses only two spades and two hearts. West cannot have all four high major-suit honours and have passed initially.

The only danger to the contract would have been if West had shifted to a club from the queen and/or jack-third or -fourth at trick three. Then East, upon gaining the lead with a high spade, could have led a second club through declarer. That layout and defence would have garnered two spades, two hearts and one club for the defence.

Steve Reuschlein, well-known expert from Madison, WI, was fighting multiple ailments including balance and mobility issues. Steve sadly lost his battle and succumbed on February 15th. He and his late wife, Diana, were highly respected competitive players recognized for their skill, their ethics and their kindness at the table.

In the “old days,” Steve regularly teamed with or partnered with Jack Oest, the late Jeff Miller, and Phil Warden. He and Diana were college classmates and friends of Jack’s and the others for decades.

Steve is survived by his daughter, Alison, as well as Alison’s daughter and son.



New CCBA Website... Bigger, Bolder, Moving Forward!

The 2025 Communications Committee of the Board of Directors, facing membership angst at being unable to sign onto the Unit website, decided it was time to modernize the platform and publish a new Unit site with a fresh, new look, and user friendly options... one that could be easily updated and maintained. The bridgeinchicago was becoming obsolete and there was no effective staff to maintain it properly. The committee contacted recommended web designers, researched options and in the end, took it upon themselves to put it all together.

Suzi Subeck, who had designed a site 20 years ago for the 2006 Chicago NABC Committee, took the lead. Suzi has no formal tech skills so no one was more surprised than she was when it worked!! We offer a big “thank you” to Suzi’s daughter, Lisa, for her patience and help with the project. The outcome: You can now access the new site at: <https://ccbaunit123.com/>

Paste the URL into your browser and give it a try. Click on the navigation tabs: Home, Governance, News, Kibitzers, Photos, Tournaments, Clubs, Teachers, Minutes and Links to see what is there.

Governance includes the Board of Directors, the Arbitration Policy, access to the ACBL recorder forms and the Unit Handbook, the bylaws and more.

News includes several short articles with current relevance to membership. The top article will always be the most recent submission. Come back often to stay informed. New stories will be added and old stories will be updated regularly.

Kibitzers is a drop-down menu featuring some number of the most recent editions. These newsletters are available for downloading from the site with an easy “download a PDF” option on the immediately over the editions on the page.

Photos are tournament photos from the Unit’s most recent events.

Tournaments includes a list of regular CCBA tournaments with general time frames and actual dates for those which have been sited. Flyers accompany listings as schedules are approved and complete.

Clubs includes a list of games within Unit 123, as well as a few in Northern Indiana, frequented by our Southside contingent. There is Owner/Director contact information as well as days and times of games. A **RESULTS** link following each club listing links directly to that Club’s game results on ACBL Live with hand records and burner sheets. **Special games** are listed under Clubs too.

Teachers includes area bridge teachers, contact information and geographic bias.

Minutes features BOD minutes from the most recent meetings..

And last but not least, **Links** provides an easy pathway to relevant bridge sites such as ACBL, USBF, District 13, BBO, Swan Bridge, World Bridge Federation, FunBridge and RealBridge.

The Website will forever be Work in Progress. To date, we have had over 4,500 visits!!

Look for This Pic on the Home Page!



Updates on Edgar: ACBL Disciplinary Process

	Requested	Primary Reds ¹	Secondary Reds ²	Total Reds	% of Primary Reds	% of Total Reds ³	Charged Plus Warnings	% Charged Plus Warnings	Warnings	FTDs	MGT	NRs ⁴	IBA ⁵	Dismissals	Deceased	Expulsions ⁶	RPCs	Pending ⁷
2/1/2024 - 8/26/2025	11,542	620	342	962	5.37%	8.33%	926	8.02%	195	556	7	48	44	4	22	7	32	5
8/27/2025 - Present	19,515	278	268	546	1.42%	2.80%	536	2.75%	236	163	0	0	0	0	8	0	3	134
Totals	31,057	898	610	1508	2.89%	4.86%	1462	4.71%	431	719	7	48	44	4	30	7	35	139

Primary Red Breakdown

CBCD* (Nov 2025)

Primary Reds	Random Selection	Player Memo	PUD List Monitoring	D/U Officials	Leadership	Pre-Appointment/Honor Review
2/1/2024 - 8/26/2025	112	457	2	46	2	1
8/27/2025 - Present	261	17	0	0	0	0

*Computer-Based Cheating Detection

Notes

- 1 Primary Reds are from Player Numbers requested
- 2 Secondary Reds are from partners of requested or partners of partners
- 3 Not an accurate predictor of overall rate of reds
- 4 Two of the 48 NRs were 301(A)(4) cases (Misuse of Hand Records)
- 5 Two of the IBA decisions were Expulsions
- 6 Two Expulsions were from IBA decisions
- 7 Seven pending before IBA; One 301(A)(4) case pending

Legend

FTD = Fast Track Discipline
 NR = Negotiated Resolution
 IBA = Institute for Bridge Arbitration
 RPC : Resigned Pending Charges
 PUD = Player Under Discipline
 D/U = District/Unit

	Requested	Primary Reds ¹	Secondary Reds ²	Total Reds	% of Primary Reds	% of Total Reds ³	Charged Plus Warnings	% Charged Plus Warnings	Warnings	FTDs	MGT-EDP	NRs ⁴	IBA ⁵	Dismissals	Deceased	Expulsions ⁶	RPCs	Pending ⁴
2/1/2024 - 8/26/2025	11,542	620	342	962	5.37%	8.33%	926	8.02%	195	556	10	53*	44	4	22	7	32	5
8/27/2025 - 2/24/2026 ⁷	39,253	444	408	852	1.13%	2.17%	855	2.18%	303	383	0	1	0	0	18	0	9	149
Totals	50,795	1,064	750	1,814	2.09%	3.57%	1,781	3.51%	498	939	10	54	44	4	40	7	41	154

CBCD Statistics (Feb 2026)

Primary Red Breakdown

Primary Reds	Random Selection	Player Memo	PUD List Monitoring	D/U Officials	Leadership	Pre-Appointment/Honor Review
2/1/2024 - 8/26/2025	112	457	2	46	2	1
8/27/2025 - 2/24/2026	427	17	0	0	0	0

Notes

- 1 Primary Reds are from Player Numbers requested.
- 2 Secondary Reds are from partners of requested or partners of partners.
- 3 Not an accurate predictor of overall rate of reds.
- 4 Three of the 54 NRs were 301(A)(4) cases (misuse of hand records/self-kibitzing director; two were Expulsions. The number of NRs reported for 2/1/2024-8/26/2025 was an error and has been updated.
- 5 Two of the IBA decisions were Expulsions.
- 6 Eight pending before IBA.
- 7 One outstanding run (20260206), that includes 9,868 individuals requested, is not included in the total number of requested for this date range. The results have not been finalized.

*Computer-Based Cheating Detection

Legend

FTD = Fast Track Discipline
 NR = Negotiated Resolution
 IBA = Institute for Bridge Arbitration
 RPC : Resigned Pending Charges
 PUD = Player Under Discipline
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CBCD Update Summary (Feb 2026)

- We are submitting 10,000 player numbers per month to The EDGAR Association (TEA)
 - Just over 60K numbers have been run
 - The remainder will be submitted in the next 2 months
 - Processing should be complete by ~May
- Overall rate of Reds dominated by Player Memos (PM)
 - Has lowered by over 1% since November (there is no backlog of PMs)
 - We estimate final rate will be ~3%
- IBA update
 - No new cases finalized since last update (November 2025)
 - 1 case (2 players) awaiting verdict
 - 3 cases (6 players) pending
 - 1 case (1 player) withdrawn after SF
 - 1 new case (2 players) filed since SF

Defense – Signals with Honors by Jeff and Ginny Schuett

Attitude signals are the primary signal used by defenders to communicate that you like or dislike a lead partner has made or when making your first discard when out of the led suit. These signals are important, but generally are only made with spot cards below the honor rank (A,K,Q,J,10). Honors often take tricks on their own, so are too important to be used for attitude signals unless it is clear that you will not lose a trick by playing a lesser honor to play high low to show your doubleton.

- If you play an honor as an attitude card or discard, it is the only card you have left, or you show the honor immediately below that one. For example, your partner leads the K which shows the Q and you have the J109x, it is often right to play the J so partner knows you have the 10. Whenever you are signaling with touching honors, always signal with the HIGHEST honor which shows the honor immediately below and DENIES the honor right above. Signaling with a Q shows the J & denies the K.
- Many players misuse the honor signal when holding a doubleton. Do not high-low with 10-x or J-x unless you are sure it will not cost a trick. One example where it won't cost a trick is if partner leads the ♥A, showing the ♥K, dummy holds ♥Qxx and you hold ♥Jx. In this case, signaling ♥J then x will show a doubleton and the desire to ruff a ♥. Generally, it is good practice *never* to high-low with Q-x. Playing the Q always shows the J or a singleton.

Example 1: When partner bids

Contract: 4♥ by South

OPENING LEAD: ♠

West
 ♠ AK102
 ♥ 863
 ♦ 84
 ♣ AJ83

North (Dummy)

♠ T43
 ♥ AQ7
 ♦ AQ1093
 ♣ 92

SOUTH (DECLARER)

♠ 85
 ♥ KJT94
 ♦ KJ5
 ♣ K64

East

♠ QJ75
 ♥ 52
 ♦ 762
 ♣ Q1076

West leads ♠A showing ♠K and East should play ♠Q showing the ♠J. East bid spades in response to West's takeout double, so knows South has at most 2♠. West underleads ♠K to East's ♠J & West leads club for down 1.

Example 2: When partner passes

CONTRACT: 4♠

OPENING LEAD: ♥A

West
 ♠ 85
 ♥ AK93
 ♦ 1082
 ♣ AQ10

North (Dummy)

♠ KJ4
 ♥ 875
 ♦ AQJ95
 ♣ J5

SOUTH (DECLARER)

♠ AQT72
 ♥ T6
 ♦ K73
 ♣ K42

East

♠ 963
 ♥ QJ42
 ♦ 64
 ♣ 9763

West leads ♥A showing ♥K and East should play ♥Q showing the ♥J. West doesn't know if the 3rd ♥ will cash, so underlead ♥K by leading ♥3 so East can win ♥Q and return the ♣9 and West can get the setting tricks.

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Tip: When partner leads a high honor to reach your hand, he rarely wants you to return that suit! Look elsewhere!