## SUMMER-AUTUMN 2013 ACBL UNIT 430 Matchpointer



VANCOUVER PLAYER AND DIRECTOR ANNE NAGY AT 1978 BRIDGE OLYMPIAD WITH OMAR SHARIF

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# VANCOUVER BRIDGE PLAYER ANNE NAGY WITH OMAR SHARIF AT 1978 BRIDGE OLYMPIAD

### ACBL UNIT 430 (VANCOUVER) FUTURE STARS SECTIONAL

For Non-Life Masters (0-500 Masterpoints)

September 28-29, 2013

Vancouver Bridge Centre, 2776 E. Broadway, Vancouver, BC

#### **Programs:**

Saturday, September 28, 2013

**Lesson:** 10:00am-12:30pm

Jane Youngberg, a former world-class athlete, Silver Life Master, accredited ACBL Teacher and director, co-founder of Duplicate Lite in Surrey will focus on The current changes to opening leads (confirmed by 5000 computer hands) and The strategies to fast-track your journey to becoming a life master. The lesson includes a presentation, an opportunity to play board reflecting the

lesson, and a question period.

**Lunch Break:** 12:30pm-1:15pm

Pairs Game: 1:15pm (Silver points awarded)
Pairs Game: 6:15pm (Silver points awarded)

Sunday, September 29, 2013

**Lesson:** 10:00am-12:30pm

**Rhonda Foster,** Grand Life Master and Gold Medalist at the Canadian Women's Championships. Rhonda will focus on **What is forcing and** 

reading the opposition's carding. The lesson includes a

presentation, an opportunity to play boards reflecting the lesson, and a

question period.

Lunch Break:12:30-1:15Pairs Game:1:15pmSwiss Teams:6:15pm

Fees:

**Each Game:** \$11 (\$1 discount for paid up ACBL members)

**Each Lesson:** \$25 (Register by Mon. 9/23 and we will include a complimentary

lunch)

**Each Lunch:** \$5 (while quantities last)

Early Bird Package: \$40/day if registered by Mon. 9/23; includes the morning lesson,

two games & lunch (a \$50 value). Note: the contents of the

Early Bird Package are not transferable between players/days

**To Register:** Contact one of the tournament chairs or register on

www.vancouverbridge.com website.

**Stratification:** All games: 0-50, 50-150, 150-500. No individual player may be

above the bracket limit or be a life master.

**Contacts:** 

**Tournament Chairs** Kathryn Shannon (Kathrynshannon@gmail.com, 604 984 4167

Leila Jinnah (Jinnah@gmail.com)

**Director and Results:** Bruce McIntyre; www. Vancouverbridge.com

**Partnerships:** Online partnership desk on vancouverbridge or tournament chairs.

### PRESIDENT'S MESSAGE - AUGUST 2013

As we commence the 2013-2014 Year for your new Unit Board, there are many special events coming up in the months ahead which I will discuss in the paragraphs below.

The members of the 2013-14 Unit Board and their principal responsibilities are:

President - Peter Morse Vice President and Treasurer - Fred Baldwin Secretary - Rhoda Tafler Matchpointer Editor - John Teschke

**Tournament Chair** - Chris Moore Tournament Co-Chair - Fred Baldwin

Future Stars and Mentor/Mentee Games - Kathryn Shannon, Leila Jinnah

- Rhoda Tafler Caddy Master Hospitality - Corrine Tapley Supplies and Trophies

- Gray McMullin

Webmaster - Yue Su

District 19 STAC, Partnerships - Frances Corney IN Coordinator - Eurydice Nours - Peter Morse Club Liaison IMP League Commissioner - Bruce McIntvre\*

Membership - Julie Smith\*

In addition to managing our numerous events through the next 12 months, your Unit Board has an ambitious list of other projects on its plate, including:

- Review of Unit Bylaws
- Review of Overall Tournament Schedules for Sectionals
- Development of an Online Partnership Facility
- Development of Online History of Past Winners of Trophy Events.

There are a number of Unit tournaments coming up in the next few months includina:

- Evergreen Sectional to be held August 30- September 2 at the Engineers' Hall
- Future Stars Sectional September 28-29 at the Vancouver Bridge Centre
- Round-Up Sectional November 8-11 at the Engineers' Hall.
- Trophy Sectional January 24-26, 2014 at the Engineers' Hall.

We have just learned that there will be an additional feature to the Round-Up Sectional in November. District 19 will be holding the District Finals for the North American Pairs (NAP) event in conjunction with this Sectional, with the top three pairs in each of the A B and C Flights earning the right to play in the National Final in Dallas in March, 2014.

<sup>\*</sup> Not members of the Unit Board, and we thank them for their assistance.

Complete schedules of all of these events may be found in flyers to be found on the Unit 430 Website (www.vancouverbridge.com). A revised tournament flyer for the Round-Up sectional will be available on the Unit website shortly.

In addition, we have two of our popular Mentor-Mentee Games coming up, the first on Saturday, August 17 at 1:00 pm (registration is closed for this event, with more than 50 mentees registered). These games provide an excellent opportunity for less experienced players (Mentees) to play a full session with an experienced Mentor and benefit from their bridge knowledge in a learning environment. The August 17 game will also have a post-game Vugraph presentation with four of the Mentors playing a few hands from the afternoon on Bridge Base Online (BBO), and sharing their bidding and play insights as they go along, with the hands and bids projected on a large screen.

Another Mentor-Mentee game will take place on Saturday, November 16 and that game will be a team game. While we have tried to keep most of the Mentor-Mentee games as pair games, some booking conflicts at the playing site have necessitated this revised format, which should be a novelty for most of the Mentees. Once again, we plan to have the post game Vugraph presentation.

As September appears on the horizon, it is once again time for IMP league registration. IMP league commissioner Bruce McIntyre will be looking for team entries, preferably during the Evergreen Sectional, but no later than the end of September. Entry forms will be available at the Sectional.

Some players have asked about the 50-50 draws we hold at our sectionals, and what happens to the proceeds. As announced each time, the holder of the winning ticket receives 50% of all funds collected on that day, with the balance being contributed to the Unit Subsidy Funds.

The Unit Subsidy Funds provide modest travel subsidy benefits to Unit players who play in the National Finals of Canadian Team Championship events, ACBL North American Pairs and Grand National Teams events, and to those who participate in World Championship events as representatives of Canada. The Subsidy Funds are distributed in accordance with a written policy document, and amounts payable are dependent on the amount in the funds and the number of eligible applicants each year. The Unit Subsidy Policy document will be available on the Unit Website shortly, along with a listing of recent Subsidy recipients. Each year Unit 430 makes a contribution to the Subsidy Funds from its small operating profit, with that donation in the most recent years being approximately \$2500 annually. Other sources of income for the Subsidy Funds are the Unit's small profit from operating the IMP League, the aforementioned 50-50 draws and (in previous years), the sale of Entertainment Books

If you have any questions concerning the Unit 430 Board and its operations, please contact me at (pamorse@shaw.ca) or any other Unit Board Members listed above (for whom e-mail addresses are available on the Unit Website)

Peter Morse, President, ACBL Unit 430

### SPECIAL EVENT

On September 21 there will be a special game at the Vancouver Bridge Centre to benefit KFACE, a registered charity dedicated to making education available to girls in Kenya. The game will be unlike any other and will be designed to provide extra fun and excitement for players at any level. You do not want to miss this extraordinary event. Details will follow, so watch for further announcements.

#### IN MEMORIAM

**JOHN BERRY** was born in 1915 and grew up in the eastern part of the city of Vancouver when the area around Rupert Street was farmland. He could recall cows in his own back yard. He resided for almost a century in the city. After service in World War II, Berry, licensed as a lawyer, capped his career as one of the key adjudicators in British Columbia's worker's compensation agency. A good family man, he had a long and happy marriage with his wife, Vivian, who predeceased him. After her death, he continued to live on his own in their westside house until relatively recently. They had four daughters and he has numerous descendants.

He was also an avid scratch golfer who reputedly got a hole in one at least once. He also was a lawn bowler, and an aficionado of ballroom dancing. He played bridge for his entire adult life. He played competitive duplicate over many years and reached silver life master status while continuing to play effectively until he was in his mid 90s. A fine gentleman of the old school, he continued to prefer relatively simple bridge bidding systems, using a two-tiered version of Stayman including two diamonds as forcing Stayman, rather than using transfers. He was also particularly effective in playing the hand and evaluating cards.

**STAN BODLAK** was born in 1930 and, as a social worker by profession, had a long career with the BC Department of Family Services, performing a number of functions and carrying out various projects and acting as a child guidance clinic adviser. He had a lot of interests and hobbies. He played bridge his whole adult life and had been around a long time as a duplicate bridge player. He was youthful and energetic and continued to pursue his many hobbies until his death.

He is survived by his wife of forty years, Jean, and had two daughters who have also left grand children. He helped bring noted player Jennifer Ballantyne into

competitive bridge, starting by playing cards with her and others at lunch when they both were employed by the BC government. A one-time Unit president, his other partners included Jim Weir. He accumulated about 2000 masterpoints as an effective ACBL duplicate player.

**ERWIN TENTA**, born in 1940 in what is now the Czech republic, was director of the Squamish Duplicate Bridge Club. He died of pancreatic cancer on July 12. He had emigrated to British Columbia with his family as a child and grew up in Cloverdale. In his professional career as an engineer, he travelled far and wide before returning to B. C. In addition to his bridge playing he was an avid mountain biker and fisherman. I also have a personal recollection of talking with him about our common interest in brewing beer.

He left his wife, Leslie, nee Crosfield, three sons, Michael, Alan and Jonathan, their wives Monique, Lisa and Kathy and five grandchildren. He was an interesting man and a good bridge player who exhibited common sense and was popular and effective in his role directing the Squamish game.

### WHAT A HAND! - By Peter Morse

At the July, 2013 Monthly Unit Game, players sitting in the East chair had what will likely be a 'once in a lifetime' experience - a hand with 32 high-card points - as the cards read ♠AKQ ♥AKQ7 ♦AKQ ♣KQ9.

When I arrived at the table a little late, my immediate thought when I opened the hand was that I was being set up - as reminiscences of ancient rubber games came to mind where the player who went to the bathroom finds a massive hand upon his return which or course can't make any contract. But after I quickly looked around to see that no one was looking at me (or recording my actions on an i-phone), I settled in to the problem of bidding this monster.

I would like to know if partner Gilbert Lambert has the ♣A, or the ♥J or ♣J, but good luck on finding the latter two of these cards, as I had retired my jack asking convention several years ago. But as we were playing 2 over 1, my opening 2♣ elicited a 2♥ response from partner, denying possession of an A or K. So we definitely have one loser. But what else does partner have, and how do I find out if he has a useful five card suit (any one would be useful given the cards I am holding). And how do I do it without getting passed prematurely, as my partner may be pointless?

At this point, from looking at the results, it is apparent that eight East players elected to blast to 6N, perhaps to avoid giving the defense any clues. This had mixed success, although three pairs were successful when LHO either cashed the club A on the opening lead, or took it too early in the play, thereby opening up access for declarer to dummy's club suit (see the West hand below). The other five of these pairs did not make their slam. Four other East declarers bid NT

below slam level, and were left to play there, making either eleven or twelve tricks.

I decided to try to bring partner into the decision by bidding 5N, as I was trying to find if he had a biddable suit, while not being too unhappy if he passed the 5NT bid with nothing useful. Gilbert was on the same wavelength and promptly bid 6. As I prepared to put my dummy down, the opening lead from my LHO, Larry Pocock, sitting South, reminded me that I was the declarer, thanks to my opening 2. bid. With Larry and Kai Zhou defending, I knew I would have to work.

Gilbert then put his 'monster' on the table, ♣J7 ♥43 ♦8765 ♣J8765. Well, he did have one of the two useful jacks in the deck. Happy I wasn't playing in NT, I thought I had a good shot if trumps behaved. I don't actually remember the opening lead, but it came to one of my AKQ triplets. The ♣K elicited two small clubs, but when I followed with the ♣Q, Larry ducked again and Kai showed out in the North hand. A third club was covered with the A and a side suit returned. Now it was straightforward if I could ruff may way into dummy and pull the outstanding trump 10, while pitching the losing heart from my hand.

Of course I tried to ruff the suit with the shortest combined holding (spades) and was a little lucky when Larry also had a doubleton spade. Even now I knew I could claim the balance of the tricks with only aces, kings, and queens in my hand. Making 6 C was only worth 9 matchpoints out of 12, but we were satisfied that we had reached the best contract, which was always makeable with careful play.

The full deal was: West ♠J7 ♥43 ♦8765♣J8765

South: ♠T2 ♥JT52 ♦JT9 ♣AT32 North: ♠986543 ♥986 ♦432 ♣4

T:

East ♠AKQ ♥AKQ7 ♦ AKQ ♠KQ9

### **Big Hand? Big Trouble!**

By Greg Morse -

More players get into more trouble with their big hands than you would believe!

You hold: ♠K873 ♥9872 ♦T542 ♣3

And of course partner opens 2♣

The usual 2♣ opener has 22+ HCP or 9 playing tricks. The expectation is that with 22 points, if partner has her share of the remaining 18 (6 HCP) with 28 HCP combined there should be a game worth bidding somewhere. Alternatively with 9 playing tricks, if partner can provide even one trick (A or K) you should be safe at the 4 level.

If your hand does not look like it can make game facing one of those responses, then you should probably not open 2, especially with a minor, since it is almost impossible to stop below the four level once you do so.

Most pairs play one of the following styles of responses to a 2♣ opener: a) Points or controls. I don't like this method because it forces the auction too high before a strain is established. To focus on controls is to investigate slam before you even know you have game.

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b) 2♣-2♦ (waiting); 3♣-3♦ (Negative); 4♣- Pass or: 2♣-2♦ (waiting); 3♦-3♥ (Negative); 4♦- Pass.
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c) 2♥ (bust), denies even one trick for partner. However you still get to the four level, for example: 2♣-2♥ (bust); 3♣-3x (?); 4♣- Pass and in fact do so even when Opener's suit is hearts. The advantage is that a 2♦ bid, promising at least one trick, becomes game forcing, making game auctions simpler, and allowing earlier cue bidding if desired.

But there is more. With the help of a bidding trick written up in a recent article in the Bridge World you can stop at the three level if Opener has a minimum 24 bid.

Here is how it works: After 2♣ - 2♥ (bust)

- i) Opener's immediate bids at the three level show a strong hand and are forcing to game. Responder must keep the bidding open showing whatever he thinks will be the most use to the Opener.
- ii) Opener's bid of 2♠ is a relay to 2NT. Opener then bids his suit at the three level but this time it is non-forcing. Example: 2♣-2♥ (bust) 2♠-2NT; 3♣-Pass is possible, thus staying one level lower. Of course, responder does not have to pass, if he thinks his side can make game once he knows Opener's suit.

Does all this theory help you on the hand in question? Not really. Since you have a King, you are pretty much committed to showing it, and as a result are going to get to the 4 level, (or 3NT) anyway.

Partner has: ♠A ♥AT5 ♦AQJ ♣AQT965

In spite of the 21 HCP and six card suit, many experienced players would not open this 2♣ because you lack playing tricks. Some would open it 2NT, and others would open it 1♣ reasoning that if partner cannot bid over 1♣, you have no game.

The complete hand is:

♦9542 ♥Q4 ♦986 **♣**KJ72

AA ♥AT5 ♦AQJ AAQT965

**♦**K873 ♥9872 **♦**T542 **♣**3

**♦QJT6 ♥KJ63 ♦K73 ♣84** 

The hand records show that you can make 2♣, 2NT, 3♦, or 4♥. At the table, six of nine pairs are going minus, one pair is in 3NT making 4, one pair is plus 130 (probably making 4♦) and one pair (who most likely did NOT open 2♣) are plus 110. Incidentally, you can make 4♦ if they start with a spade, and continue spades (reasonable so as to try to force dummy to ruff with an honour) when in with the diamond King. Try it!

Our local bidding authorities, Martin and Diane (thanks guys) give the following advice:

This hand is too good for 2NT and the shape is wrong besides. Either 1♣ (planning to reverse to 2♦) or 2♣ is acceptable. After 2♣ responder should bid 2♦ then over 3♣ bid 3♦. A 3♥/♠ bid here would show 5 or more; 3♦ allows the partner maximum room to continue, and it is safer to lie about a minor than a major.

### **GIVE ME A HAND -**

### By Jörg Schneider

This is coming out before the Lynnwood Regional, so I had to dig up an old hand which is more directed towards the intermediate crowd.

**♦**A76 ♥Q65 **♦**QJT3 **♣**K82

**♠**QJT2 ♥A98 ♦984 **♣**973

♦984 ♥32 ♦A852 ♣AT64

**♦**K53 ♥KJT74 **♦**K7 **♣**QJ5

Contract: Four Hearts, South; Lead: Queen of Spades.

Your move!

In a suit contract you count your losers. There are four: the three aces, and you cannot avoid those, and a spade loser, which you can ditch on a long diamond, so did you start by pulling trumps? Sorry, you blew it. They will win and clear the spades. Down one!. You must start the diamonds at once. Play the King and another. They win and play a spade.

Now where did you win that first spade? If you won the Ace you are down one. You have to win the King and now, when you win the Ace you are in the right hand to get rid of your spade. This hand is a good example of the importance of thinking a hand through at trick one before you touch a card.

### MY SECRET SHAME: HOW I LOST THE COPC'S - By Gray McMullin

By the time the second day of the COPC's was played, Bryan Maksymetz and I had played bridge for eleven of the previous twelve days: four practice days in Ottawa with our CNTC team, then seven days at the championship. We had become a pretty wired partnership, with lots of systems and understandings. There is a lot of luck involved, i. e., the opponents losing their minds and giving you undeserved tops. But generally, we bid well, played well, and defended well. This is hand number 23 out of 26, played in the second round of the last day, against the eventual winners no less, where I lost my mind and the championship.

THE HAND: Dealer N; Vul. N-S

**≜**J842 ♥KJ953 **♦**K4 **♣**AT

**★**KT653 ♥62 ♦95 **♣**QJ87

**♦**none ♥AT74 **♦**T8762 **♣**5432

AQ87 ♥Q8 AQJ3 K96

The Bidding: N S W Ε Р Ρ 1♥ 1♠ Р 4NT Р 2♠ Р 5♣\* Р 5♠ Р Ρ

(\* showing one key card)

FAILURE #1: The Bidding

Bryan and I have a system over the sequence 1♥ 1♠ 2♠: 2NT by me is an asking bid, the same as if partner had opened 2♦ as a Flannery bid. After all, partner has the same 5♥ 4♠ hand shape. 3♠/3♦ is shortness. 3♥ is two-two in the minors with a minimum hand; 3♠ is two-two in the minors with extras.

If I had used the system, partner would have bid 3♥. I could have checked down to 3NT, making 4 or 5 and saved the day. Yah Gray!

FAILURE #2: Play of the Hand

With the bad trump break, I am going down one - but it should be only one. I received a diamond lead, taken on the board, and led a spade (getting the bad news) to my Q. RHO takes his K, and exits his second diamond. I now make a critical blunder - after taking the diamond in hand: I play the spade A. It was important for me not to do this, as I subsequently get trapped on the board, and end up going down two. Down 1 would have won the event.

### FAILURE # 3: I have Played this Hand Twice Before

This is my secret shame. I consider the Canadian Championships to be somewhat tainted, because the hands that were provided by the ACBL have been played before, at other tournaments. Of this I am absolutely positive. This knowledge isn't necessarily very helpful to me - my memory isn't THAT good - but it could be to others.

The hand that I have just described, where I both butchered the bidding, and the play, is such a hand. I remember, in fact, playing the hand twice before (so now three times all told), once as declarer, and once as defender. My embarrassment as defender is that I did not ruff the third round of hearts, and declarer ended up making the hand. I went down one the last time I declared the hand.

So now you all know; everyone is congratulating me on our second place finish. But if they only knew ..... my secret shame!

### CARPE DIEM - SEIZE THE DAY By Richard Dunn

The Tsawwassen bridge club relocated to the recreation centre at 1720 56 St. in the late 1960s. The earlier directors are not listed anywhere, however, Richard Dunn purchased the club from Finn Schultz in 2000.

After 13 years of Monday nights, during which I have met many enthusiastic bridge friends, I have decided to retire from directing in order to free up time for more travelling.

We have a core group of players who support the club and it would be a shame to close the doors. So, if you have ever thought you might like to try club management and directing, here is an opportunity for you to step up to the plate with no financial risk.

My proposal is simply this.

You will undertake to keep the club open for a minimum of one year.

In return I will turn over the assets of the club free of charge, and provide free training as required.

Does the club make money? Revenue does exceed expenses.

With the exception of the VBC ask any club owner and they will tell you that the heady days of 20+ tables are over, and you will not get rich owning a

bridge club. You will, however, be gaining directing experience and, importantly, providing a service to the community.

Although I am not in a rush to move on, my target date is the end of 2013. I would like to hear from interested parties sooner rather than later.

If the above appeals to you, then send me an email, rmdunn@docnet.com

Carpe Diem ---- Seize the day.

## RAFFLE TO SUPPORT LOCAL PLAYERS AT WORLD CHAMPSHIONSHIP SEPTEMBER 16-29 AT BALI, INDONESIA By Zoran Peca

Dan Jacob and Michael Yuen, members of the Canadian Senior Team, are holding a raffle of a chance to play a one session event at a future Sectional or local game of their choice with one of a group of named experts. Unit 430's subsidy fund will also get a portion of the proceeds of this raffle.

The experts named are June Pocock, Brad Bart, Katrin Litwin, Dan Jacob, Michael Yuen, Ben Takemori, Joel Martineau, Julie Smith, Kathy Adachi and Rock Shi Yan. Tickets are \$10 each. Buyers need not be present to win. The draw will be made on Sunday, September 1 between sessions of the Evergreen Sectional being held at Engineer's Hall at 4333 Ledger Ave. Burnaby, BC V5G 3T3 that time.

A silent auction is also being held for a chance to play a two session event at a future Sectional with five possible players: Aidan Ballantyne, Michael Yuen, Dan Jacob, Rock Shi Yan, and Bryan Maksymetz. The Auction closes on Monday, 2nd September at the Evergreen Sectional site.

### **SAVE THE GAME!**

### ANNE NAGY AND THE ARBUTUS RECREATION CENTRE BRIDGE CLUB -by Kathy Griffiths

Every weekend in their small English village in the Cotswolds, Anne Nagy's father George Saunders would have his friends over to play whist.

Anne, then age 9, would watch. One night they were a player short, so Anne got to play. "Dads friends said 'she did very well,' " Anne recalls.

When the village had a whist drive (a men's and ladies' individual competition) Anne wanted to play in it. Dad said, "Absolutely not". Mother said, "Let her go and watch."

When Anne and her dad got there, the game was one player short in the "gents" and organizers suggest Anne fill in. "Absolutely not!" Dad said, ... but, "I won the men's individual and my dad was second!" Anne recalls.

Later, when Anne came to Canada in the early 60s on her way to explore the world, she ended up instead becoming a nurse and technologist at the Montreal Children's Hospital. One day, someone saw her reading a bridge column in the local paper and asked if she could play bridge. She said 'yes' because she thought it was whist.

"But I soon found out it involved bidding, points and you could see a dummy come down."

Not even knowing what a convention card was, Nagy was invited to her first ACBL Regional in Montreal. One of her kitchen bridge friends said, "You can't go to that. That's for real bridge players."

Well, for Anne, "that did it". She went.

Anne figures it was her natural card sense from playing whist as a child that made the difference. "We won that Regional and got a novice pairs trophy. I was hooked for life."

In 1969 Anne moved to B.C. and met her future husband Andy Nagy while playing at the Vancouver Bridge Club, then located in downtown Vancouver. They married in 1972 and went on to represent Canada in the mixed pairs at the 1978 Bridge Olympiad in New Orleans.

It was there that Anne and Andy met and played against actor Omar Sharif (star of many movies including Doctor Zhivago, Genghis Khan, and Lawrence of Arabia). Sharif ranked then among the world's best-known contract bridge players and was representing Egypt in the Olympiad.

"Omar Sharif said he always loved three things in life: Women, horse racing and bridge. Bridge was Number One, " Anne recalls.

Lo and behold, Anne and Andy won the round against Sharif. (Andy told a friend that Anne looked "so cool" playing, but "under the table her knees were knocking like crazy."

Two years later Anne and her husband (Anne was working at VGH and Andy worked at the B.C. Automobile Association) bought the Haida Bridge Club at 12th and Arbutus and relocated it to Broadway and Cambie. It was a huge success, with 30 tables on Friday and lucky score jackpot nights.

When Anne's husband died in 1985, Anne was left to raise their two boys, then aged 3 and 4, alone. She sold the Haida in 1991 to Ken LoChang (current owner of the Vancouver Bridge Centre) so she could look after her children full time.

But she carried on looking after the Thursday night games at the Arbutus Village Recreation Centre Club on a temporary basis after the club's founder and owner, Jean Turnbull, who had started the club in 1980, was hospitalized. The club had begun as an invitational club and became an open club in the mid-90s.

Now, many years later, Anne is still doing it!

A silver life master and ACBL director, she operates the club's only ACBL - sanctioned game --- Thursdays at 7:15 p. m.

Over the years it has alternatively thrived and declined. "The first time it really took a dip was around 2006 when the housing market went up," says Nagy. The Arbutus village is a seniors' residential strata complex connected to stores, including Safeway, in front. The price of the residential units at least doubled at that time and many residents, who played bridge there, sold. "We lost so many strata people who lived here and played here and would invite their friends."

Today Anne wonders how long she can go on with the club which is now costing her money. Attendance is too low to support the club.

Yet it is one of the nicest in Vancouver and one of only two ACBL - accredited clubs on Vancouver's west side (the other is located at the Jewish Community Centre). It has enough space for 15 or more tables. It provides free coffee, tea and goodies.

So why is the club struggling?

Perhaps because few know about it and it gets little publicity.

Perhaps because it's not easy to find.

(Here's how: Just head for the Arbutus Shopping Centre located at 4225 Arbutus Street, just south of West King Edward Ave. There is a large parking lot (free) and the best spot to park is on the left of Safeway near the truck loading bay.

Park your car, walk a few steps to the hedge and you will see a red fire hydrant. Walk down that path, keeping right. You'll see a sign on the brick wall Arbutus Village Recreation Centre. Follow the arrow. Once inside, take the first door on your left. Go to the reception desk and you're there! But the answer may go deeper.

Peter Morse, President of the Unit 430 Board of Directors of the ACBL, says many clubs are struggling to find new players.

"I appreciate the problem that Anne's club is having, " says Morse, "as the number of evening games and their attendance has been dwindling. Over the past few years, two Richmond games have folded, the Vancouver Bridge Club on the North Shore has cut back to one evening game per moth, and table counts are down for evening games everywhere else.

"Thursday evenings there are three main games available to Vancouver residents. These games are Anne's, which caters to all players, Eugene Chan's game at the VBC which tends to have primarily B and C players, and Gilbert Lambert's long-standing game in New Westminster, which many consider to have the highest quality fields of any game offered each week. Each of them has suffered a decline in table count in the last two years."

Morse, who travels regularly in Arizona and California, says the same situation is happening there. Evening games are small and dwindling, while daytime bridge is booming. "At one club we play at occasionally, you need a reservation to be sure of getting a place."

Morse thinks the decline in evening attendance has to do with the aging of the bridge community, night driving and safety issues in some places. More players have shifted their games to daytime.

"I don't think there is a lot that the Unit Board can do to help Anne, other than show the game time and place on our website, as we do for all the local clubs. The clubs are all independently owned and operated, and their game schedules have local conditions, site availability and player preferences in mind.

"Starting the game earlier and therefore ending it earlier might help." For example, he says Bruce McIntyre's Wednesday evening games at the Vancouver Bridge Centre draw well, partly because they finish by 9:30 p. m.

And there's yet another significant factor in the decline of evening games, says Morse: the convenience of playing bridge online. But that's a whole other story.

For more information on the Arbutus Recreation Centre Bridge Club, phone Anne at 604-447-1548.

#### **CLUB REPORTS**

**North Shore Bridge Club,** Stephen Beaton, Director. 10 AM Mondays, JC Center 1251 Lillooet Rd. North Vancouver, BC Tel. 604 767 5974; the game is managed effectively and efficiently by Mr. Beaton and co-owners Tai Eng and Sandy Whites. The club will participate in the Great Western STaC.

The North Shore Bridge Club continues to attract eighty or more players every Monday morning, but it is an open question which is the bigger attraction, passionate, friendly players or the full luncheon buffet table. The club is holding its 9th anniversary pairs game on Labour Day, September 2. September is Club Championship month and October is Club Appreciation Month.

North Shore Winter Club 1325 E. Keith Rd. Tuesday, 7 PM Bernice Mulock, Stephen Beaton, Dir. 604 987 8289, (Mulock) 604 767 5974 (Beaton); team games the third Tuesday of month. September is Club Championship Month; October is Club Appreciation Month. The club will participate in the Great Western STaC on August 20.

Hollyburn Country Club, Stephen Beaton, Director. 7PM Mondays, Thursday, 9:30 AM (Invitation only), 950 Cross Creek Rd. West Vancouver, BC; tel: 604 767 5974. The Hollyburn and North Shore Winter Club games offer the only opportunity for evening duplicate pairs games on the North Shore, Monday at Hollyburn and Tuesday at the Winter Club. Both clubs run open games, giving non-club members a rare opportunity to enjoy a private club's facilities for the price of a bridge game.

For a full schedule of events and results, including the North Shore Bridge Club, visit www.bridgeclubnews.ca (and for links to other interesting bridge sites. The club is participating in the Great Western STaC on August 19. As with the other North Shore Clubs, September is Club Championship Month and October is Club Appreciation Month.

Vancouver Bridge Club, St. David's United Church, 1525 Taylor Way, West Vancouver, BC, Homa Boustani, Director, Tel: 604 922-8577. Monday, 10 AM; Wednesday, 10 AM; Wednesday, 7PM (Teams: last Wednesday of the Month. A special Labour Day Holiday Pairs game is scheduled for September 2. The Jane Johnson Club Appreciation Game is scheduled for October 9. The club is well attended and well catered for by its director, Homa Boustani. Her website is vancouverbridgeclub.ca.

**Capilano Golf Country Club** 420 Southborough, North Vancouver, BC Gilbert Lambert, director; Tel: 778 279 3882. Country Club Members Only; Autumn, Winter only.

Vancouver Bridge Centre 2776 E. Broadway, Vancouver BC; Tel. 604 255 2564. Ken LoChang, proprietor; game directors include Bruce McIntyre, Mark Eddy, and Kathy Miller. Game times: Sunday, 1 PM; Monday 7 PM; Tuesday, 10 AM (\$5 card fees) Wed. 10:30 AM (soup kitchen) Wed. 7 PM (McIntyre 2 1/2 Hr. Schedule); Thurs, 10:30 AM (0-200 masterpoints: instructional lectures under direction of Theresa Kong); Friday, 7 PM: jackpot game; and other special events including Unit Games (run by Unit 430 on Saturday evenings.)

Ken reminds players that Canadian Open Pairs championship qualifying games occur in September. August 28 is the last chance for North American Pairs (NAP) qualifying. A club championship week with extra points and no extra fees is occurring from September 9-15. The KFACE charity game is being held Saturday Sept. 21, with the times to be announced, and the Future Stars Sectional will be held at the Centre September 28-29. Ken is gratified by the support being shown to his discounted Tuesday morning game and the Thursday morning games. Bruce McIntyre has been inventive in how he has been running the Wednesday game. He is considering other actions including a possible Friday Night promotion.

**Burnaby Duplicate Bridge Club** 2776 E. Broadway, Vancouver, BC; Tues. 7PM; Gilbert Lambert, Director; Tel. 778 279 3882. Team games last Tuesday of the month. Many of the better players in the area play in this well-attended game. Hands are pre-dealt and hand records are provided, including for the team games in this smoothly run game.

**New Westminster Bridge (New West)** Century House 620 Eighth St. New Westminster, BC; Thurs. 7 PM Gilbert Lambert, Director, Tel: 778 279 3882. Team games the second and last Thursday of the month. Hands are pre-dealt and hand records are provided including for the team games.

**EC Bridge Club,** 2776 E. Broadway, Vancouver, BC Thurs 7 PM. Eugene Chan, Director, 778 837-2228. Hand records based on major tournaments the first Thursday of the month; an ongoing instructional program is carried on in conjunction with the game.

**Arbutus Village Recreation Centre:** B2 4255 Arbutus St. Vancouver, BC; Anne Nagy, Director 604 447 1548, Thursday 7:15; friendly game at recreation centre in complex behind the Safeway on Arbutus St.

**Shaughnessy Golf Country Club** 4300 SW. Marine Dr. Vancouver, BC. Bruce McIntyre, Director 604 438 9735. Thurs: 9:15 Limited to Country Club Members and guests.

Marjorie Groberman Duplicate Bridge Club (Jewish Community Centre Duplicate) At the Jewish Community Centre, 950 W. 41st Ave. Vancouver, BC; Kathy Miller, Director, 604 257-5111; Tues and Thurs 11 AM. These popular games are occasionally rescheduled at the Vancouver Bridge Centre if holidays interfere with usage of the centre. The efficiently run games now boast hand records, and are now participating in STaC tournaments.

**Golden Ears Bridge Club** Ridge Meadows Senior Centre 12150 224th St. Maple Ridge, BC; Garry R. Skoropada, Director, 604 462 7320; Wed. 12:30 PM; Friendly game at the senior centre. The anniversary game, a club appreciation event, occurs on September 11.

**Mission Duplicate Bridge Club,** Carrington House Retirement Res. 32700 7th Ave. Mission, BC. Murray Clements, Director; Thurs. 7 PM; A friendly, well-organized game in the basement of the centre. The standard of play is strong.. Club appreciation day August 29, October 31.

**Chilliwack Bridge Club** 9168 Corbould St., Chilliwack, BC; David Peppar, director, Tel: 604 702 9890. Mondays, 7:00 PM.

**Squamish Duplicate Bridge Club,** Squamish United Church Hall, 38014 Fourth Ave. Squamish, BC. Mondays, 6PM except July and August. Note: the club is back in action in September and will appoint a new director to succeed Erwin Tenta, who died on 12th July/

Howe Sound Duplicate Bridge Club, Squamish United Church Hall, 38014 Fourth Ave. Squamish, BC. Fridays, 1:00 PM except July and August. Directors: Lorraine Hurren, Donald Lecky; Tel: 604 892 9027.

**Tsawwassen Bridge Club,** 1720 56 St. Delta (Tsawwassen) BC; Monday, 7:15 PM; Richard Dunn, Director, Tel: 604-940-9809. A thriving community centre game.

Whistler Duplicate Bridge Club, Maurice Young Millenium Palace, 4335 Blackcomb Way; Gillian I Schramm, Director Tel: 604 932 5791. The club is open in winter only.

**Duplicate Lite in Surrey**, Elgin Hall, 14250 Crescent Rd. Surrey, BC; Directors: John DeMeulemeester, Jane Youngberg; Tel: 604 298 2765. Thursdays, 9:45 AM; separate game for 0-50 Masterpoints. The club, which has moved from Chateau Cargill to Elgin Hall continues to draw over 20 tables in its two sections. Its instructional program is very well-organized; it's games are well-run and well-catered. The club uses pre-dealt hands and modern bridge scorers. Contact the club for information on the Audrey Grant instruction program it is sponsoring to be held at Harrison Hot Springs next month.

White Rock Duplicate Bridge Club, Sunnyside Community Centre, Surrey BC 1845 154 St. Director: Arlene Browning; Tel: 604 870-9300. This club, as well as the next two mentioned, are run by the members as cooperatives. The club (and the other two cooperative clubs in the area) have plenty of special events and club championship point award games. Table fees are kept to \$6. An upcoming event of particular interest is its participation in the ACBL Instant Matchpoint Game held simultaneously throughout North America on October 2 and awarding gold points in a club game.

**South Surrey Duplicate Bridge Club,** Victory Memorial Park Reception Area, 14831 28th Ave. Surrey.; Director, Arlene Browning; Tel. 604 870-9300;

held at the funeral parlour as indicated, the club is also cooperatively run with table fees at \$6; club championships and special events are frequent.

**Peace Arch Duplicate Bridge Club,** First United Church, 15385 Semiahmoo Ave. White Rock, BC; John Lien, Director, Tel: 604 603 5436; this is the one of the trio of White Rock clubs which meets in White Rock proper. Mr. Lien uses the bridge scorers. All of these games are well attended, friendly, and competent.

### **Unit 430 Leaders**

Monthly Unit Games January Through August: David Yu, Eric Pan, Larry Pocock, Dianne Isfeld, Steve Vincent, Kai Zhou, Jack Lee, Yue Su, Baixiang Liu, Kenneth Ramsay.

Leading Unit 430 Players at Penticton Regional, June, 2013: Rhonda Foster, Gerry McCully, Kai Zhou, Yinsheng Tu, Jack Lee, Peter Morse, Eric Pan, Zoran Peca, Donald Sache, Yue Su.

#### Ace of Clubs:

- 0-5 Masterpoints: Carol Genn, Christopher Roche, Penny Smith, Adelaine Miller, Christine Walter, Elizabeth Tovey, Carol Herro, I. Jack Aaron
- 5-20 Masterpoints: Lawrence Duck, Lena Slater, Marion Dyck, Helen Phillips, David Norton, Corrina Wong, Irene Snow, Susan Zacks.
- 20-50 Masterpoints: Theodora Friedman, Tom Jen Kwan, Tony Wong, Judy Chang, Robert Hornal, Mike Stewart, Marlene Bawn, Bruna Giacomazzi
- 50-100 Masterpoints: Bill Matheson, Susan Jonvik, Dick Snell, James Glanville, Natalie Warnes, Rich Schmid, Alan Kemp-Gee, Sharon Horvath
- 100-200 Masterpoints: Debbie Martignago, David Butler, Marilyn Kipp, Dennis Peacock, Jim Garnier, Stephanie Green, Jean La Bonie
- 200-300 Masterpoints: Ted Dagan, Eve Jensen, Merilyn Hicks, Karin Phillips, Donna cusson, Thomas Davis, Douglas Grant, Kathryn Shannon
- 300-500 Masterpoints: James Wu, Alex Roman, Robert Colavecchia, Andrew Krywaniuk, David Gabel, L.Ralph Buckley, Richard Syrnyk.
- 500-1000 Masterpoints: Diane Griffiths, Sid Segal, Siavosh Siassi, Chuck Irwin, Peggy Winter, Kelvin Raywood, Diana Jing, Fred Baldwin, Larry Meyer

1000-2500 Masterpoints: Shirley Fitterman, Barry Kirkham, Jane Youngberg, John Teschke, Allan Karro, Amirali Alibhai, Kenneth Ramsay, Robert Walters

2500 Plus Masterpoints: Kathy Adachi, Les Fouks, Liz Stoneman, Rhoda Tafler, Tai Eng, Ina Anderson, John Lien, Dee Steil, Gray McMullin, Sherman Kwan, Sandra Robson, June Pocock.

Overall Leaders: Kathy Adachi, Les Fouks, Shirley Fitterman, Liz Stoneman, James Wu, Rhoda Tafler, Barry Kirkham, Tai Eng

### Mini-McKenney:

0-5 Masterpoints: Christopher Roche, Carol Genn, Adelaine Miller, Eunice Bottenfield, Christine Walter, Diana Juliusson, Cedric Miller, Elizabeth Tovey

5-20 Mp's: Arlene Turner, Lawrence Duck, David Norton, Helen Phillips, Lena Slater, Marion Dyck, Jane Gray, Corrina Wong, Paul Gray, Susan Zacks

20-50 Mp's: Tom Jen Kwan, Theodora Friedman, Judy Chang, John Maunsell, Robert Hornal, Nathan Moens, Valerie Wilson, Michael Sharzer

50-100Mp's: Bill Matheson, Sharon Horvath, James Glanville, Susan Jonvik, Grethe Larsen, Dick Snell, Susan Glanville, Rich Schmid, Joan Hornal

100-200Mp;s:Debbie Martignago, Jim Garnier, Paul Fournier, Marilyn Kipp, Nita Dalal, Judy Langstaff, Dennis Peacock, Jan Bromley, David Butler

200-300Mp's: Eve Jensen, Karin Phillips, Ted Dagan, Kathryn Shannon, Peter Miller, Donna-Faye Madhosingh, Merilyn Hicks, Donna Cusson.

300-500Mp's: James Wu, Alex Roman, Andrew Krywaniuk, Frances Corney, Win Bromley, Richard Nelson, L Ralph Buckley, Joe Moore, Dave Gabel

500-1000Mp's: Diane Griffiths, Chuck Irwin, Yinsheng Tu, Peggy Winter, Fred Baldwin, Yue Su, Sid Segal, Barry Yamanouchi, Kelvin Raywood

1000-2500 Mp's: Kai Zhou, Zoran Peca, Eric Pan, Baixiang Liu, Shirley Fitterman, Jane Youngberg, Yuandong Ren, Susan Peters, Andrew Lee

2500-5000 Mp's: Peter Morse, Les Fouks, Jack Lee, Vicki Moffatt, Dee Steil, Michael Moffatt, Dennis Groden, Rhoda Tafler, Doug Hansford, Kathy Bye

5000 Plus Mp's: Cameron Doner, Dan Jacob, Donald Sache, Kathy Adachi, Bryan Maksymetz, Larry Pocock, June Pocock, Michael Yuen

Overall Leaders: Cameron Doner, Dan Jacob, Peter Morse, Les Fouks, Jack Lee, Donald Sache, Kathy Adachi, Vicki Moffatt, Bryan Maksymetz

### **UNIT 430 SUBSIDY WINNERS AND SUBSIDY POLICY**

Our Unit 430 subsidy rules require the disclosure of our subsidy policy. First, let us honour those who have been awarded thus far in this cycle of awards:

### CANADIAN NATIONAL BRIDGE CHAMPIONSHIPS SEGMENT:

CNTC - A: BRAD BART, BRYAN MAKSYMETZ, GRAY McMULLIN, MICHAEL YUEN;

CNTC - B: SAMUEL LAI, ANDREW KRYWANIUK, ANDREW NALOS, KEN RAMSAY, KELVIN RAYWOOD, KAM YANG

**CWTC: SUSAN PETERS, JULIE SMITH** 

**CSTC: DAN JACOB** 

### **GRAND NATIONAL TEAMS SEGMENT:**

**CHAMPIONSHIP FLIGHT: DAN JACOB** 

FLIGHT C: TED MOENS, NATHAN MOENS

### INTERNATIONAL SEGMENT:

### DAN JACOB, MICHAL YUEN.

Any North American Pairs awards will be determined following the completion of that event.

### **UNIT 430 SUBSIDY POLICY**

The purposes of Unit 430's subsidy part are:

to provide financial support for Unit 430 players who attend national championship events at the North American Bridge Championships (NABC) and at the Canadian Bridge Championships (CBC) each year;

to encourage participation in these events by its support of our local players at all levels;

to provide financial support for Unit 430 players who have been selected to represent Canada in major international bridge competitions;

to set out a clear method by which our funds are raised and given out, so that subsidies do not depend on the whim of the Unit Board, but on established rules.

The amount of money in each fund will be made public in the Matchpointer and on the Unit Web Page as soon as it is known, and the amounts payable will also be published after all recipients have been identified. There will also be a limit (initially \$400 for all events, but subject to annual review) to the amounts payable to any one individual for each attendance at the Canadian Bridge Championships, the NAP National Finals, and the GNT National Finals.

The objective is to encourage players to participate in national finals when they are able to do so, either by qualifying through District Finals (NAP and GNT events) or be entering one or more major CBF team events at the Canadian Bridge Championships.

### 1. Subsidy Funds:

Unit 430 will establish a General Subsidy Fund plus specific event subsidy funds for:

- a) the North American Pairs (NAP) the NAP Subsidy Fund.
- b) the Grand National Teams (GNT) the GNT Subsidy Fund.
- c) The Canadian Bridge Championship Teams events the CBC Subsidy Fund, and
- d) Participation in international bridge tournaments following selection to represent Canada by the Canadian Bridge Federation – the International subsidy Fund.

### 2. Subsidy Fund Management:

Except for amounts paid from the International Subsidy Fund and the NAP Subsidy Fund, subsidies for an event are limited to the amount in that event's Subsidy Fund when the national final of the event begins. The general and specific subsidy funds are handled under these rules.

- a) After July 15 of each year, once the Unit finances from the previous year are finalize, the General Subsidy Fund will be credited with:
  - i. the net proceeds of the previous year's IMP league;
  - ii. the net proceeds of the previous fiscal year's sale of Entertainment Books, and
  - iii. any amounts donated to or raised specifically for the General Subsidy Fund, including 50-50 draws at Sectional Tournaments.
- b) As soon as possible following July 15, the Unit Board may elect to make a donation from general Unit funds to the General Subsidy Fund. Following the Meeting of the Unit Board at which this action is taken, the Unit Treasurer will redistribute the money in the General Subsidy Fund and specific event subsidy funds as follows:

i. for each of the four event subsidy funds (the GNT Subsidy Fund, the NAP Subsidy Fund, the CBC Subsidy Fund and the International Subsidy Fund), the Unit Treasurer shall determine if a balance remains in that Subsidy Fund at the end of the preceding fiscal year;

ii. for the GNT Subsidy Fund, the NAP Subsidy Fund, and the CBC Subsidy Fund, if the full balance in that event's Subsidy Fund has not been paid, the remaining balance shall be returned to the General Subsidy Fund, and then:

iii. the total amount in the General Subsidy Fund shall be allocated to the four event-subsidy funds as follows: GNT 20%; NAP 20%; CBC 50%; and International, 10%;

iv. finally, any money received or donated for a specific event but held for the following year will be added to that event's Subsidy Fund.

- c) The Unit Board may adjust the cap of \$400 on individual subsidies for CBF, NAP, GNT and international events separately, but this must be done following the end of the prior year's National Final, before the current year's recipients are known.
- d) Funds received by the Unit from the CBF, ACBL, or from any fundraising event not sponsored by the Unit, intended for the General Subsidy Fund or the specific subsidy funds for an event or events, shall be immediately transferred to the subsidy fund for the intended event or events, in the proportions intended by the donor.
- e) Accumulation of funds for each event stops once the National Final for that event begins. Any extra funds received for the event thereafter are held until July 15 and are added to the following year's fund.
- f) Subsidies paid from the NAP Subsidy Fund are set out in 5(b) and depend on the recipient's order of placement in the District Final.
- g) The International Subsidy Fund may carry a negative balance of up to \$300, to be covered in subsequent years when fewer players qualify for a subsidy. Should the International Subsidy Fund have a negative balance of greater than \$300, the Unit Board may elect either to reduce the payments to all eligible recipients in that year by the same amount, so that the negative balance does not exceed \$300, or may elect to suspend the payment of subsidies for international travel until a positive balance exists.

### 3. Eligibility for Subsidies

a) To be eligible for a subsidy, a player must be a paid-up member of the ACBL (including Life Master Service Fees) and a member of Unit 430.

The responsibility for establishing membership in Unit 430, or establishing that dues have been paid, rests with the player.

- b) To be eligible for a subsidy from the CBD Subsidy Fund, a player must also be a paid-up member of the CBF.
- c) A player must actually play in (and, if necessary, qualify for) the National Final of the event to be eligible for a subsidy (see 5A)

### 4. Applying for a Subsidy

- a) Players eligible for a subsidy must apply by notifying the Unit Treasurer or President. In most cases, the Treasurer will contact players eligible for subsidies once the entries for the national finals of each event are finalized by the CBF or by ACBL District 19. If a player is missed due to an error by the Unit Officer responsible, the deadline for applying is four weeks after the end of the event.
- b) The maximum subsidy a player can receive is never higher than:
  - i. that player's equal share of the card fees to play in the National Final,
  - ii. plus that player's travel expenses (the lower of the actual amount paid and an amount which would permit direct travel to the tournament site by the least expensive air flights) to the tournament site,
  - iii. plus that player's accommodation expenses (at the lower of the actual amount paid and one half the double room rate at the host hotel) for the scheduled length of the national event plus one night,

iv. minus the player's portion of any subsidies received from the ACBL, District 19, or the CBF.

The Unit Treasurer may ask eligible players to provide information on outside subsidies received and costs of travel, accommodation and card fees.

No advance subsidy payments will be provided. Payment will be made four weeks after the final to ensure that all qualified players have time to apply.

### 5. Payment of Subsidies

a) A player who does not play in or is disqualified from the National Final loses his or her eligibility for subsidy for that event. A player unable to play in the National Final through no fault of his or her own may be considered for a subsidy depending on the circumstances, but only for expenses actually incurred.

- b) The initial amount payable to each player eligible for a subsidy from the NAP Subsidy Fund shall be determined, based on the player's placement in the NAP District Final. The pair finishing first in their strat shall receive 1/6 of the fund; the pair finishing second in their strat shall receive 2/6 of the fund, and the pair finishing third in their strat shall receive 3/6 of the fund.
- c) The initial amount payable to each player eligible for a subsidy from the GNT Subsidy Fund is determined by dividing the total amount in the GNT Subsidy Fund by the number of eligible players. For a six man team, the team will be considered to have only four players.
- d) Each player who plays in one or more of the Canadian Bridge Championship **team** events will be eligible to receive a subsidy. The initial amount payable to each player eligible for a subsidy from the CBC Subsidy Fund shall be determined as follows: for the players who play in the National Final of the CNTC, A event, an initial amount of \$25 shall be paid to partially compensate for the greater card fees in that event. After these amounts are deducted from the balance of the CBC Subsidy Fund, the remaining balance shall be divided equally between all players who participate in one of the CNTC A, CNTC -B, CNTC -C, Seniors Teams, and CWTC events.
- e) A cap of \$400 is set on individual subsidies and may be adjusted by the Unit annually, prior to the National Final for each event.

### 6. Disputes

In the event of a dispute about the interpretation of these rules, the Unit Board's decision is final.