

Quarterly
Newsletter
Cincinnati
Bridge Association UNIT 124

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2860 Cooper Road, Cincinnati, Ohio 45241 (513) 563 2218

FROM THE PRESIDENT'S DESK

Thank you! Thank you to all our members who have stepped forward to support in-person bridge in the greater Cincinnati Area.

As we move past the last 25 months, we hope to see even more of our friends return to our clubs. We also hope to see more of our newer members volunteering for work that helps keep our Unit, our Tournaments, and our Clubs thriving. We depend on volunteers.

What can each of us do? Play more, and play more often. Change your bridge from online to in-person every time you can. Online is great – but play at the club is where the fun and friends are.

With mixed emotions we acknowledge the dissolution of the Ladies Interclub Team event. We are sad to see you go. We thank the ladies for their generous contribution to Unit 124.

The Board discusses the finances of the Unit and the Cincinnati Bridge Center in detail in this issue. Both sources of income to the Unit (The Cincinnati Bridge Center and Tournaments) have lost income for the past 25 months. The Board has availed alternative income sources but the main income streams remain. Our goal remains 400 tables per month for the Cincinnati Bridge Center to break even. We are short of that target.

We also want at least 1000 tables or more for our Cincinnati Flying Pig Regional in June 2022. We ask you to turn out and play every day and every session. Regionals around the ACBL are running close to 48% of their 2019 attendance. That bodes ill for our bottom line in 2022. You can make the difference. Playing more means more fun. My challenge to us all is simple – let's put FUN back in bridge and people back in bridge clubs.

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I note the resignation of Mr. Robert Lail from the Board of Directors. We will miss him. The Board will appoint his successor at the May 21, 2022 meeting.

We welcome back our snow-bird members with open arms. We hope to see you every day at one of our inperson clubs.

New games are starting up at the Cincinnati Bridge Club. Pam Campbell runs limited sections on Wednesday and Saturday. John Meinking offers the popular "8 is Enough" Swiss Teams game on the 2nd and 4th Tuesdays at 10 AM. Most exciting is the new relaxed 0-50 MP pairs game starting May 16, 2022 at 7 PM by John Altman. There sill be a free lecture at 6:40 PM. Games will be 18-21 hands. The pace will be very comfortable and the game very friendly. We welcome back the Anderson Bridge Club Starting May 5, 2022.

We congratulate Pam Campbell on her appointment to the Aileen Osofsky Goodwill Committee.

I look forward to seeing all of you at the tables in the coming weeks. Play lots of bridge!



Steve Moese

President, Unit 124 Board of Directors

ONE STEP FORWARD

This issue of The ALERT offers great entertainment and information for our members. As always, I thank all of our contributors for their efforts to enlighten, amuse, and inspire.

One of our leaders, Pam Campbell, received an important recognition. See the details in Unit News.

Dean Congbalay weaves his lyrical magic about people in our game with "The Barber".

Terry Barrett offers insights about the complexities of bridge etiquette. While she writes to Non-Life Masters, I recommend her article to everybody.

Online bridge has caused a spotlight to shine on cheating. Two new solutions have been developed and adopted by the ACBL. The Institute for Bridge Arbitration will provide skilled arbiters under the auspices of the American Arbitration Society for the purpose of adjudicating cases involving serious collusive cheating. This effectively eliminates the legal challenges to decisions to punish offenders. The Second innovation is a data analysis application named EDGAR that will enable bridge organizations around the world to detect and prosecute cheaters who play online. This application is in the early stages of development.

Both EDGAR and the IBA are shepherded by Mr. A. J. Stephani. AJ has served our Unit, the District, and the ACBL for many years and deserves a large share of the credit for bringing these ideas to light. See the articles originally published on BridgeWinners.com, reprinted in this issue with both BridgeWinners and the author's permission.

Don't miss the Cincinnati Flying Pig Regional June 12-17 (Sunday – Friday), 2022. Plan to play every day!

John Williams offers some online fun with robots. Instead of just complaining about computer dealt hands we get to include how they play now

Our Club News talks game offerings and table counts. We follow that with a deeper dive in club tables across the ACBL. Check out the in-depth article.

Gatlinburg Regional is barely in our rearview mirror. The results are somewhat telling – only 45% of 2019 table count attended. While Gatlinburg remains the largest regional since March 2020 when covid struck, we look at attendance for the year to date and what it portends for the rest of 2022.

The ACBL is undergoing major change to its governance. We review how this affects District 11 (Unit 124 is in District 11) going forward. You will be interested to see how governance and communication should improve with the change underway. Our own Mr. A. J. Stephani will be running for the new Board of Directors role this year for Region 7 (comprised of Districts 8, 10 and 11). See the article for details.

Mike Burns contributes the recent edition of the local version of the Bridge Quiz. Check your choices against local experts.

When it comes to bridge, much of what we share comes from volunteers like you. Thank you for your efforts on behalf of all our members.

For those of you who haven't volunteered yet, take time to share your skills with our members. Reach out to any member of the Board of Directors. We will find something that needs doing.

Wishing You Good Bridge and Good Luck,



Steve Moese Editor, The **ALERT** moesefamily@aol.com





UNIT 124 NEWS

The Grand National Teams is a grass roots tournament that culminates every year in the North American Bridge Championship (NABC) finals held at the start of the Summer NABC Tournament. This year that Tournament is

in Providence Rhode Island July 13, 2022. A one-day Swiss Teams culls the field to 16 teams who then compete in a KO until there is one team standing.

Congratulations to the D11 Teams Qualified									
for Providence RI NABC July 13, 2022									
Onon	Tom Bishel U122	John Hinton U130							
Open	John Bishel U122	Dennis Hesthaven U130							
Eliabt A	Michael Purcell U124	Larry Klein U124							
Flight A	Steve Moese U124	Barbara Levinson <i>U124</i>							
Flight B1	Terry Maguire U117	Charles Seelbach U117							
LIIBIII DI	R Blaine Mullins U164	Thomas Lepping U117							
Eliabt D2	Larry Newman U124	Pam Campbell <i>U124</i>							
Flight B2	Dennis Schultz U124	Isaac Stephani U124							
Fliabt C	Steve Jonas U136	Robert Bradford U136							
Flight C	Pat Whitney U136	Charles Middleton U136							

D11 Grand National Teams Finals Results

GNT History

The event began in 1973 as a grass-roots event. The initial stages are contested over the course of several months in the 25 geographically defined ACBL Districts where conditions differ: some now hold a single weekend tournament. The GNT is a North American knockout teams contest. In 1985, the event was subdivided into three separate events: Flights A, B and C. Another change came in 2001 when the GNT Championship Flight (for players with more than 5000 masterpoints) was created. Flight A is now a 0-5000 event. The winners of the Championship Flight will have their names engraved on the Morehead Trophy, donated by The New York Times in memory of its longtime bridge editor Albert H. Morehead. The winners of Flight A will have their names engraved on the Goldman Trophy, named in honor of the late Bobby Goldman. Flight B winners will have their names engraved on the Sheinwold Trophy while the names of Flight C winners will be engraved on the Mac Nab Trophy.

For details, please see the District 11 GNT page at: http://www.district11bridge.com/GNT.html

CONGRATULATIONS!



Our very own **Pam Campbell**, Unit Treasurer, Board of Directors Director, Owner of Pam's Games and Queen City Bridge at the CBC, has received one of the highest honors bestowed by the ACBL on members. Pam was named to a lifetime

appointment to the Aileen Osofsky Goodwill Committee in recognition of her service to bridge in our area. Please

take the time to thank Pam in person for all she does for bridge and for our members. Congratulations, Pam!

As of May 1, 2022 Unit 124 has 781 members. Here's what the March 2022 ACBL Report says about Unit 124:

	Active Membership Trend per Unit in District 11 as of 3/31/2022									
		Current				Rank				
		Active	%∆ 36	%∆ 24	%∆ 12	within	Overall			
Unit#	Name	Members	Mon Ago	Mon Ago	Mon Ago	District	Rank			
117	Louisville	430	-0.19	-11.48	-5.49	6	119			
122	Central Ohio	555	-1.72	-7.18	-4.64	4	96			
124	Cincinnati	784	-4.28	-6.64	-3.8	2	71			
130	Central Indiana	864	-1	-8.3	-4.64	4	96			
136	Miami Valley	281	-5.88	-13.04	-12.19	7	361			
164	Bluegrass	296	0	-9.09	-4.52	3	91			
193	So. Indiana	337	-1.76	-11	-3.16	1	55			
227	WV-Appalachian	84	-12.5	-8.57	-12.5	8	263			
District 11	Totals	3,631	-2.46	-8.91	-5.25					
ACBL	Totals	139,108	1.24-	7.64-	6.06-		298			

	New Member Retention by Unit in District 11 as of 3/31/2022										
						# New	Rank				
		40-51	28-39	16-27	Weighted	Members	Within	Overall			
Unit#	Name	mo. ago	mo. ago	mo. ago	3 Yr Avg.	P3YRs	District	Rank			
117	Louisville	50.00	33.33	55.56	45.59	68	5	178			
122	Central Ohio	51.43	23.81	33.33	38.37	86	7	244			
124	Cincinnati	41.38	58.49	60.61	52.08	144	3	80			
130	Central Indiana	46.81	37.25	55.26	45.90	183	4	172			
136	Miami Valley	35.71	44.44	36.36	38.24	34	8	245			
164	Bluegrass	53.33	42.86	11.11	40.00	45	6	227			
193	So. Indiana	50.00	60.00	50.00	55.00	80	1	60			
227	WV-Appalachian	55.56	50.00	50.00	52.63	19	2	74			
District 11	Totals	47.15	49.15	42.53	46.66	673					
ACBL	Totals	47.26	48.20	48.49	47.88	29,532		298			

	New Member Gains by Unit in District 11 as of 3/31/2022										
					Active						
					Members		Rank				
		25-36	13-24	Last 12	as of 12	%Gained	Within	Rank			
Unit#	Name	Mo. Ago	Mo. Ago	Mo.	Mo. Ago	P12Mo.	District	Overall			
117	Louisville	24	14	11	448	2.46	6	144			
122	Central Ohio	34	26	10	583	1.72	8	191			
124	Cincinnati	48	27	23	810	2.84	5	121			
130	Central Indiana	55	24	29	906	3.2	4	98			
136	Miami Valley	12	7	7	316	2.22	7	159			
164	Bluegrass	21	7	10	309	3.24	3	96			
193	So. Indiana	27	4	16	342	4.68	1	36			
227	WV-Appalachian	6	5	3	92	3.26	2	93			
District 11	Totals	232	167	86	3,860	2.23					
ACBL	Totals	10,258	7,850	4,193	150,878	2.78		298			

	Member Losses per Unit in District 11 as of 3/31/2022										
		Member	s Lost in las	t 36 Mo.							
					Active	%					
					Members	Members		1			
		25-36	13-24	Last 12	as of 12	Lost In		Overall			
Unit#	Name	Mo. Ago	Mo. Ago	Mo.	Mo. Ago	Last Year	Rank	Rank			
117	Louisville	32	81	29	448	6.47	3	76			
122	Central Ohio	56	86	38	583	6.52	4	77			
124	Cincinnati	82	94	49	810	6.05	1	67			
130	Central Indiana	76	115	71	906	7.84	6	118			
136	Miami Valley	37	53	42	316	13.29	8	255			
164	Bluegrass	24	39	23	309	7.44	5	106			
193	So. Indiana	24	36	21	342	6.14	2	71			
227	WV-Appalachian	21	13	11	92	11.96	7	234			
District 11	Total	352	517	284	3,806	7.46					
ACBL	Total	11,950	18,554	11,799	146,636	8.05					
			1								

		Average	Avg. Yrs/	
Unit#	Name	Age	Person	
117	Louisville	72.93	21.43	
122	Central Ohio	73.35	24.96	
124	Cincinnati	73.67	21.73	
130	Central Indiana	73.58	23.62	
136	Miami Valley	75.96	26.4	
164	Bluegrass	72.93	21.84	
193	So. Indiana	74.68	17.34	
227	WV-Appalachian	75.14	26.26	
District 11	Totals	73.72	22.71	
ACBL	Totals	73.96	20.73	

Our unit ranks well compared to other Units in District 11. We are somewhat better than average ACBL results. We are only slightly younger than the ACBL as a whole

and have members who are more loyal than the ACBL on average. The decline in membership is very real, and needs effort on all our parts if it is to be reversed.

NAME TAGS

Contact Joanne Earls - 772-4395; jolman@fuse.net

Your Name Here Cincinnati Bridge



First nametag FREE to new members! Otherwise \$4 each.

PARTNERSHIPS!

If you're looking for a partner for a single game, call the director of the game - s/he knows others who are available for that game. Find directors' names on the Bridge Clubs websites. You can meet prospective partners at lessons or during supervised play. Unsure about an appropriate game? Call me! If you'd like a regular partner, give me a call or send an email telling me about your game and your interests. How many master points do you have? What system/ conventions do you play? Are you a ferocious competitor or a more relaxed player? Which games are you available to play in, and when can you start? I'll do my best to find someone who's also looking for a standing game. Mike Burns

rmikeburnsi@gmail.com 513-574-4067

Congratulations to all our members who achieved new

RANK PROMOTIONS

ranks this past quarter. You can check your recorded Masterpoints and rank through MyACBL at www.acbl.org. Once on the website click on MyACBL. (If you haven't registered, it will help you create your password). The ACBL will create a current status report for you!

Or you can use these links on the Unit Website: **Ranks:**

http://www.cincybridge.com/RankPromotions.html Masterpoints:

https://www.bridgepowerratings.com/WEBPAGES/U124 WEB/u124mps.htm Please NOTE: The ACBL has changed how it shares masterpoint data with Chris Champion and the Colorado Springs website that provides Member masterpoint lists. (The ACBL provides no similar service). Members who havent played a sufficient number of games at an inperson bridge club might appear in the masterpoint list. Also, the club where you play must have enabled third party sharing of masterpoint data. While we are working to restore this service through Chris's website, the ACBL has not given this request priority. If they hear from you, then they might speed a solution.

	Feb	Mar	Apr
Club		Margaret Rodrigue	Barbara
Master		Thomas Rohrer	Gloeckner
		Sissy Stearns	Kthryn McCord
		Jim Steinke	Marsha Weston
Sectional	Marion		
Master	Levy	Deborah Adams	
Regional		Fischer Fischer	
Master		Rakesh Shakula	Charles Edwards
NABC	Stephanie		
Master	Jones		Robert Lail
Silver Life			
Master	Judy Baron	Arun Gupta	Vernon Goetz
Ruby Life		Iris Libby	
Master		Jan Polk	Howard Ringel

CONGRATULATIONS ANTON "TONY"



Congratulations to Larry Newman and Denny Schultz representing Unit 124 and District 11 in the North American Pairs Flight B Finals held in Reno NV in March 2022. They Finished 16th in a field comprised initially of 90% of ACBL members. Quite an accomplishment! https://live.acbl.org/event/NABC221/NAPB/4/summary

Congratulations to Cecilia Kloecker, our newest certified club director. Cecilia hopes to help other directors run large games.

SUPERVISED PLAY – See page 30.



Annual Unit 124 The Medallion Game and **Awards Lunch is Saturday** May 21, 2022. Lunch Noon and Game 1 PM. \$9 Lunch \$8 game (Award and winners play free) Register for food and section ASAP at: https://forms.gle/UeoGLD3vcoWJVFjC8 See Flyer on Page 30.

CLUB CORNER

NORTHERN KENTUCKY BRIDGE CLUB



Website: https://www.bridgewebs.com/nkbc/ Currently offers games Tuesday and Friday Mornings, and Wednesday Evening. Check their website for details.

ANDERSON BRIDGE CLUB



Website: https://www.bridgewebs.com/anderson/ After many months away, the Anderson Bridge Club will resume operations beginning Thursday May 5, 2022. The new location is the Mt Washington Rec Center, 1715

Beacon St., Cincinnati, OH 45230 Players will pay a \$10 annual membership to the MWRC. Games then cost \$5 each. The annual membership entitles all players to use of the MWRC facility.

CINCINNATI BRIDGE CENTER



Website:

https://www.bridgewebs.com/cincinnaticenter/

Here is the current Game schedule at the CBC:

Day	Time	Game
Mon	11:00A	Deschapelles (Invitational)
Mon	7:00P	Altman Monday Evening Bridge (0-2000)
Tue	10:00A	QC 8 Is Enough Swiss - Reserve John Meinking 2nd 4th ea Month
Wed	11:00A	QC Open Pairs
Wed	11:00A	QC NLM Pairs - Reserve Pam Campbell 4+ Tables Reqd
Thu	10:00A	QC Limited Pairs (0-1250)
Thu	2:00P	Come & Play-Reopening May 5, 2022
Thu	6:30 PM	QC 8 is Enough Swiss-Reserve John Meinking
Fri	11:00A	QC Open Pairs
Sat	9:30A	Saturday Supervised Play Free Lecture @ 9:30 AM; Play 10:00 AM-Noon
Sat	1:00P	QC Open Pairs
Sat	1:00P	QC U1250 Pairs Temporarily Suspended

All games are subject to change, so please stay current by checking the websites.

Now, let's take a look at how well our clubs are doing.

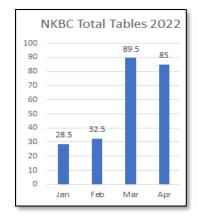
Clubs Count!

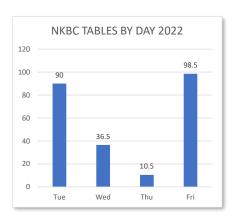
Table counts are the best measure of attendance in bridge. Four people playing in one session are a table. If the same four people play in two sessions, that's two tables.

Here are the total number of tables played in the Northern Kentucky Bridge Club and the Cincinnati Bridge Center. The Cincinnati Bridge Center is home to 5 different bridge clubs (4 of which are currently operating) and many bridge related activities.

Northern Kentucky Bridge Club

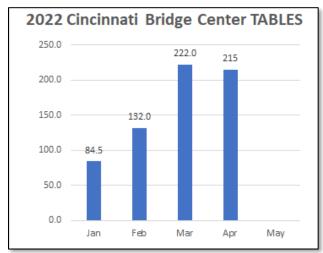
2022 NKBC Table Count									
Tables	Tue	Wed	Thu	Fri	Total				
Jan	10	4	5	9.5	28.5				
Feb	16	0	0	16.5	32.5				
Mar	34.5	21.5	5.5	28	89.5				
Apr	29.5	11	0	44.5	85				
Total	90	36.5	10.5	98.5	236				

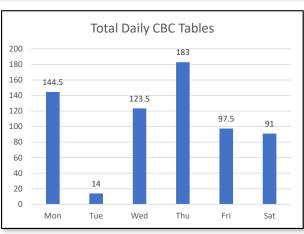




CINCINNATI BRIDGE CENTER

2022 Cincinnati Bridge Center									
Tables	Mon	Tue	Wed	Thu	Fri	Sat	Total		
Jan	24	0	12.5	21	16.5	10.5	84.5		
Feb	35	0	21.5	38	22	15.5	132.0		
Mar	44	4	46.5	71.5	24	32	222.0		
Apr	41.5	10	43	52.5	35	33	215		
TOTAL	145	14	124	183	97.5	91	653.5		





Omicron cut attendance in January and February, putting a halt to the growth we had seen in the final months of 2021. This reduced tables for both major games. Trends for March and April look good. However the goal of achieving 400 tables per month at the CBC remains elusive.

CBC Tables are only 55% of our goal. We need more players playing more.

70% GAMES

Date	Game	Player	Player	%
4/22/22	CBC	Steve Vogel	Cliff Pleatman	70.83
4/21/22	CBC U1250	Barry Wauligman	Betty Torello	70
3/31/22	CBC U1250	Jim Eger	Terry Raulin	73.25
2/14/22	CBC U2000	Robert S Brown	Frank Lichtenberger	74.17

The Barber

By Dean Congbalay dcongbalay@comey.com



We bridge players always like to be the dealer. We enjoy being the first to put our proverbial oar in the water. And preempts? What fun!

We can't always be the dealer, but we can always look for a good deal.

Enter my new barber, Bob.

I learned about Bob in one of those coupon books stacked near the front door of small restaurants around town. He was advertising haircuts for \$8 (EIGHT BUCKS!!!) and posted a phone number with a 740 area code.

That's near Columbus!

I called the number recently.

"I'm from a town about 40 minutes north of Columbus," he explained.

"Ah, Columbus is my hometown!" I told him enthusiastically.

I made my appointment for just after my Wednesday duplicate game — he works about three minutes from the Bridge Center of Bradenton, my home away from home.

"So, what are we doing today?" he asked as I settled in his barber chair.

"This will be your easiest cut of the day," I promised. "A zero on the sides and a half on top."

Bob took out some clippers from his drawer.

"I used to cut the hair of a lot of Highway Patrolmen," he said. "This is what I used."

"We'll, if it's good enough for the Ohio Highway Patrol, it's good enough for me!" I said.

As Bob worked to make me presentable — no easy task! — he told me that he lived in a small town called Marengo, near Mount Gilead, which is where my cousin's wife is from.

He had a barber shop there and decided two years ago to sell his house and move south.

"This is a great area!" he said.

When we were all done, a smile emerged on my nearly bald head.

"Let's get a picture," I said. "I want to send it to my cousin's wife to see if her folks know you!"

I dispatched the photo to Angie before I left the shop. And sure enough: Bob knows her Uncle Ellis!

"Yes, we knew him well," Angie's dad texted her. "Ellis used to play cards with him in the good ol' days. "

I texted Bob and told him about the very cool small-world tie.

"That's great lol," he responded.

"It was great meeting you," I said. "See you in a month!"

Bob is becoming the bridge player's barber. Lee, a snowbird from New Jersey, has visited him. So has my Wednesday partner, Paul.

George, whom I play with sometimes on Mondays, is going to give him a try. So will Peter, one of my fun opponents.

Maybe we should teach Bob how to play!

Bridge Etiquette

By Terry Barrett

In our younger days we learned to chew with our mouth closed and to keep our elbows off the table. Some of us might have attended etiquette class where we learned to hold our silverware correctly, and to cover our mouth when we coughed. (This last item really came in handy over the past two years.) During my retirement I've been attempting to learn this crazy bridge game and lo and behold it turns out that there are rules of etiquette for playing bridge. So, on top of learning the many bridge conventions and remembering whether the Queen of Diamonds has been played.... now I have to learn how to be polite at bridge too?! It feels a bit overwhelming, however, good manners are always important; just ask Emily Post.

To make things even more complicated it turns out that bridge etiquette isn't just about polite manners or protocol; bridge etiquette quickly converges with bridge ethics. The issues range from the polite "Do not snap your cards on the table" to the ethical "Don't fiddle with the bidding box". Then there are rules that feel very nuanced to the less experienced player such as "Do not bid too quickly" or conversely; "Do not take too long to bid". (I don't think the experienced players appreciate that at my level I'm so entirely focused on trying to remember the "right" bid that I can't possibly fathom ways to inappropriately signal my partner...but I digress...This is why we have Directors to solve these problems.)

Some rules can conjure some pretty humorous mental images such as "Do not make comments to anyone during play, make faces or use body language". And some rules should apply to general life such as "Do not criticize your partner or the opponents at the table" (I'll add... especially if they are your ride home).

In the spirit of wanting to be both a polite and ethical player I began researching the etiquette of bridge. I spent time going through various on-line sites where clubs tend to post their guides. I've attached a link to our "ACBL District 11- Proprieties and Ethics Handbook". I found our booklet to be one of the more comprehensive and well written guides that I reviewed. I would encourage everyone to take a look through the entire booklet (it is only 18 pages and very readable). On the last page you will find "Tips for Everyone". Even the newest of players will likely find something of interest, to include establishing

expectations for the behavior of the more experienced players. The entire point of these guidelines and rules is to make the game more equal and more fun, for all players, at all experience levels.

Play bridge, have fun, and remember as Emily Post says... "... Etiquette is the science of living. It embraces everything. It is ethics. It is honor."

https://www.district11bridge.com/20170208-ACBL-District-11-Good-Ethics-Handbook.pdf

Bidding Quiz - Problems



Bob Jones Quizzes – Unit 124

Every Saturday morning participants get an advanced copy of the Bob Jones quiz. If you'd like to participate, please send an email to Mike at rmikeburnsi@gmail.com. Feel free to

send questions to any commenters. There is rarely one correct answer to bidding problems. You can see all past quizzes on the unit 124 website:

http://www.cincybridge.com/CBA-Weekly-Bidding-Quiz.html

Goren on Bridge: Weekly bridge quiz GOREN BRIDGE APRIL 30, 2022 Q1 – Neither vulnerable

♠ K764♥AJ4♦A7♣A852

EAST SOUTH WEST NORTH 2♥* ?

*Weak

What call would you make?

Q 2 – North-South vulnerable ♠ T 8 7 6 4 ♥ A K Q ♦ K J ♣ 9 8 6

EAST SOUTH WEST NORTH 1♣ ?

What call would you make?

Q3 – East-West vulnerable ♠ KQ5 ♥ A973 ♦ 7 ♣ KJT75

SOUTH WEST NORTH EAST 1♣ Pass 1♠ Pass ?

What call would you make?

Q 4 – Both vulnerable ♠ A 9 8 5 ♥ K 9 ♦ 7 6 4 3 ♣ A 8 3

NORTH EAST SOUTH WEST

1♥ Pass 1♠ Pass

2♥ Pass ?

What call would you make? Q 5 – East-West vulnerable ♠ A 4 ♥ Q J 5 ♦ K Q 9 8 5 3 ♣ 8 7

EAST SOUTH WEST NORTH

1♥ 2♦ Dbl* 2♠

Pass ?

*Negative

What call would you make?

Q 6 – North-South vulnerable

♣ J T 6 ♥ K T 8 7 6 4 3 ♦ 5 ♣ 9 7

SOUTH WEST NORTH EAST

What call would you make?

Answers on p. 22

CLUB TABLES

By Steve Moese

This is a report shared with the ACBL Advisory Council's Teachers and Club Owners Committee developed from data presented to the Advisory Council by Management on March 13, 2021. Our first priority is to enable in-person bridge to return

without predatory competition from covid solutions. This way teachers and club managers can define what their new business model will be with less uncertainty.

we see roughly 330K tables per month. This would be a 3.96MM tables per year. So total tables are up, but a large number of people are not playing online (25%).

The March 13 ACBL Management Report showed:

	Sep-2021	Share	Oct-2021	Share	Nov-2021	Share	Dec-2021	Share	Jan-2022	Share
Virtual Clubs	74,474	22.5%	66,370	19.9%	59,141	18.3%	56,203	17.5%	87,539	23.5%
F2F Clubs	47,020	14.2%	51,378	15.4%	58,487	18.1%	46,973	14.7%	41,831	11.2%
ВВО	208,991	63.2%	215,853	64.7%	205,080	63.5%	217,245	67.8%	243,769	65.3%
TOTAL	330,485	100.0%	333,601	100.0%	322,708	100.0%	320,421	100.0%	373,139	100.0%
F2F Clubs			1,257		1,369		1,359	·	1,088	

Key Findings:

- 1) Clubs are not reopening at the pace we expected. Half are producing ¼ of the tables from 2019.
- 2) Players are split by venue many in-person players refuse to play online and vice versa.
- 3) The ratio of in-person to online tables flipped from 2:1 in 2019 to 1:8 in 2022.
- 4) The deep decline in membership (>15% in 2 years) coincides with the jump in online play suggesting strong dissatisfaction with online play.

Now it's important to keep in mind that the picture prior to March 2020 was as follows:

September 2019 Report	#	%
Club (In-Person) tables:	1,532,433.3	65.1
Online tables	822,331.0	34.9
Total Tables	2,354,764.3	
Clubs in Operation*:	2665	

The December 2019 Board of Governors Management report included the September table counts. The March 2020 (Columbus) report did NOT include the full 2019 report but reported only the Jan/Feb 2020 data. Clubs in operation is taken from the table count data made available online by the ACBL for 2019. See: https://my.acbl.org/club-table-count

Pre-covid, the table counts were 2:1 In-person to face to face. Post-covid they are 8:1 in favor of online bridge.

If we multiply 2.35MM by 12/9 we get 3.1MM tables (estimate for 2019 year end). Looking at the above data,

Covid-19 related or not, online bridge has split the membership. From August 2021 data presented by Greg Coles to the ACBL Teachers and Clubs Committee, we see that bridge players are segmented by where they choose to play (Venn Diagram of members playing – only 30% or so of members play in any given month).

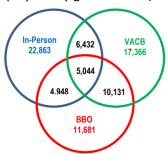
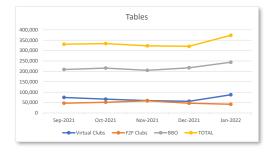
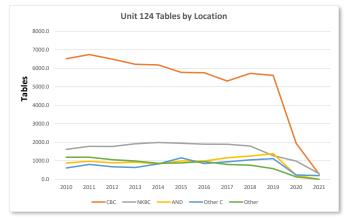


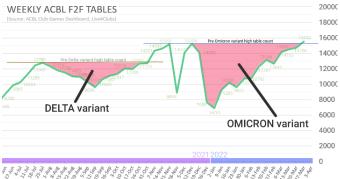
Figure 1 Players by venue Aug 2021

Right now, there are only 1300 or so clubs reporting in-person play compared to 2665 sanctions in 2019 So, we see only about ½ of the in-person clubs are producing 1/4 the tables they used to. (The average club game right now is 6.7 tables).

		# Clubs with tables				
Year	Clubs	≥ 120	≥ 1000	≥3000		
2019	2665	881	318	96		
2018	2749	1506	512	143		
2017	2798	1537	507	153		
2016	2873	1593	530	153		
2015	2967	1577	528	147		
2014	3026	1616	539	147		
2013	3076	1644	534	155		
2012	3098	1632	531	152		







Look at January Clubs down 30% due entirely to the covid omicron surge. Yes, covid is still with us. I expect we can see a return to about 70% of 2019 tables if there is no further surge in infections, and we eliminate the current bias toward online play.

clubs who cannot remain viable without joining an alliance – further diluting their income potential (alliances cost member clubs). These alliances are making in-person play unappealing for the masterpoint hunter.

See:

https://medcitybridge.com/R_other%20pages/work/F 2F%20Updates.html

In-person play has suffered tremendously. Membership is down as a result, and while sanction income might look good, there has been no jump in membership or boost in membership retention while the share of tables runs 8:1 online.

The data is more than clear. If we want in-person bridge and strong membership trends, aka growth, we need to reverse the damage caused by covid and the rush to online pigmented points.

What we don't need are the so called temporary VACB alliances (5 alliances topping \$350K each per year) looking to cement their *force majeur* advantage. We need to unburden the in-person sanction owners looking to return to social play that supports recruiting new players.

Here is what the ACBL Club Table Count page tells us:

Overall Rank ‡	Club Name #	City ‡	State/Prov ‡	District ‡	Unit ‡	Tables ‡
1	Alliance Bridge Club	Manhasset	NY	24	242	37519.00
2	BAND Online	Dallas	TX	16	176	19889.50
3	Duncan Bridge Center	Palm Desert	CA	22	533	19577.00
4	The Villages DBC	Lady Lake	FL	9	128	16948.00
5	Honors	New York	NY	24	155	16059.00
6	7NT World Bridge Club	Newton	MA.	25	108	14828.50
7	LA Bridge Assn	Metairie	LA	10	134	12805.50
8	Gryphon II DBC	Knoxville	TN	7	165	12807.00
9	St Louis Bridge Center	St Louis	MO	8	143	12405.00
10	Vero Beach Bridge Center	Vero Beach	FL	9	240	11911.50
11	Palm Beach DBC At St Catherine	West Palm Beach	FL	9	128	11625.00
12	Ft Lauderdale Bridge Club	Fort Lauderdale	FL	9	243	11072.50
13	Naples Bridge Center Inc	Naples	FL	9	128	9857.50
14	Bridge Boardroom	York	PA	4	168	9788.00
15	Duke City Bridge Club	Albuquerque	NM	17	374	9254.00

The Top 10 "Clubs" so far this year all have significant online presence. Alliance, Band, Duncan, Honors, 7NT World Bridge Club, LA Bridge Association, Gryphon II DBC all manage alliances — groups of clubs working together to pool players so games can be larger. These alliances are normally owned by one club and charge other members a fixed rate per pair, making money off their own members and the members of other clubs. Alliance ownership is not public information. Nor are clubs identified as alliances. Note that non-owner alliance member clubs earn less than fi they were to run games on their own.

At this writing, the ACBL Club Table Count search page was not working properly so we do not have official verification about top 10 in-person and top 10 online clubs. Suffice it to say that a club running in-person games would lead the list with 22,000 tables per year prior to 2020. In April 2022, the leader is approaching twice that number in just 4 months. Meanwhile only 1300 or so in-person clubs are operating. Many have found their members drawn away to alliance games where costs are low, convenience is high, and masterpoint awards exceed what could be won at their in-person club. The rapid growth of online play in alliances has been very good for those owning alliances, and an impossible barrier for small clubs.

Data on tables from BBO are not public, and the ACBL does not share specifics except for Virtual Clubs (VACB Games). Likewise, clubs do not publish their table fees in a way that allows us to see aggregate information (the ACBL does not have this data for in-person clubs; they do for VACB Clubs).

By comparing price estimates we can learn a lot:

Club	Offering
BBO Daylong	12-18 Boards \$1.35-2.29
Individual	
Virtual Clubs BBO	18 Boards \$5-10+ per session
SYC BBO	18 Hands \$6
In-person	21-27 Hands \$5-\$33 per session

This is the daily schedule of ACBL Games on Bridge Base Online. In addition to all listed regular games, there are ACBL Robot Tournaments throughout the day. All times are US Eastern (New York City).

BBO-ACBL Schedule

8 PM Swiss Team 18 Boards 3 Rounds

8 PIVI SWISS Team 18 Boards 3 Rounds							
Format	Pairs	Pairs	Pairs	Individual			
Type Description	Speedball 12 boards 4.5 min per board	Open Pairs 18 boards 6 min per board	0-499 Pairs 18 boards 6 min per board	Express 12 boards 4.5 min per board			
Duration	54 minutes	108 minutes	108 minutes	54 minutes			
Time (Eastern)	Scoring	Scoring	Scoring	Scoring			
1 AM	Matchpoints			Matchpoints			
7 AM	Matchpoints			Matchpoints			
8 AM	IMP			IMP			
9 AM	Matchpoints			Matchpoints			
9.10 AM		Matchpoints					
10 AM	IMP			Matchpoints			
10.10 AM		Matchpoints					
11 AM	Matchpoints			Matchpoints			
11.10 AM		Matchpoints					
11.30 AM			Matchpoints				
NOON	IMP			IMP			
12.10 PM		Matchpoints					
1 PM	Matchpoints			Matchpoints			
1.10 PM		Matchpoints					
1.30 PM			Matchpoints				
2 PM	IMP, Matchpoints			IMP			
2.10 PM		Matchpoints					
3 PM	Matchpoints			Matchpoints			
3.10 PM		Matchpoints					
3.30 PM			Matchpoints				
4 PM	IMP, Matchpoints			IMP			
4.10 PM		Matchpoints					
5 PM	Matchpoints			Matchpoints			
5.10 PM		Matchpoints					
5.30 PM			Matchpoints				
6 PM	IMP			IMP			
6.10 PM		Matchpoints					
7 PM	Matchpoints			Matchpoints			
7.10 PM		Matchpoints					
7.30 PM	IMP						
7.30 PM			Matchpoints				
8 PM	IMP			IMP			
8.10 PM		Matchpoints					
8.30 PM	Matchpoints						
9 PM	Matchpoints			Matchpoints			
9.10 PM		Matchpoints					
9.30 PM	IMP						
10 PM	IMP			IMP			
10.10 PM		Matchpoints					
10.30 PM	Matchpoints						
11 PM	Matchpoints			Matchpoints			
MIDNIGHT	IMP			IMP			

BBO is an <u>ACBL-sanctioned</u> bridge club. Our ACBL games issue ACBL Masterpoints.

We run several types of ACBL games. Here is some information about the various tournaments:

- These sanctioned games have an entry fee in BB\$.
- All issue ACBL (and BBO) masterpoints, and are open to all. ACBL membership is not required to play in these games, except for the limited games (0-20, 0-299, 0-499).
- <u>ACBL Open Chart</u> conventions in all games, except for the limited games, where <u>Basic Chart applies</u>.

- Either 12 or 18 boards long.
- Speedball pairs games consist of 12-boards, last just under an hour, start on the hour, and run 24 hours a day
- 0-499 Pairs and Swiss Teams are also available every day, several times a day (see <u>ACBL</u> Schedule).
- ACBL Robot individual games can have 12 or more boards, are available 24 hours a day and last up to an hour.
- Pair games are stratified and offer both section and overall awards.
- Masterpoints are reported monthly (on the 1st) to ACBL headquarters and visible on the ACBL website a few days later.
- Masterpoints won online are colorless points but count for rank advancement the same as any other points.
- Our ACBL directors are called ACBL_01, ACBL_02, etc..
- You can email <u>acbl@bridgebase.com</u> with any ACBL issues.

The BBO is running ACBL club games in competition with in-person clubs and online virtual clubs. The dense schedule and the rock-bottom pricing make it difficult for either virtual clubs or in-person clubs to compete on price. The in-person clubs have an inherent advantage – providing a complete social experience. It is literally possible to play three (3) Online 18 board pairs games

in slightly more time one might use to play in one evening session of 24 boards. Cost? \$6.87 per person and no transportation, time, or other incidental costs. Three wins net 4.5 Masterpoints® often more than can be won in non-alliance or in-person games.

The deck is now stacked against in-person bridge because of changes made to deal with the pandemic. It is time for members who want more in-person bridge to make their voices heard.

TOURNAMENT TABLES

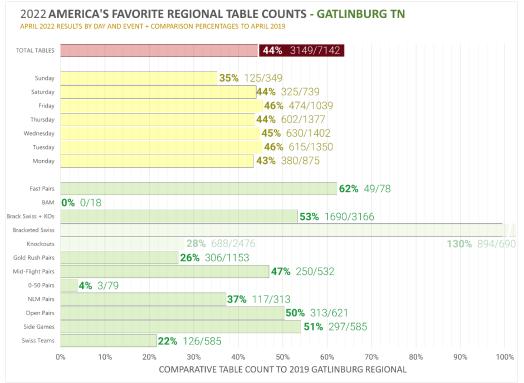
By Steve Moese

Gatlinburg - Are we Back Yet?

You might be interested in how the ACBL did overall since March 2020. Matt Baylow has taken the time to download (scour) ACBL LIVE and other ACBL sources for table count data.

Data Source: https://tinyurl.com/5n8xxr3z

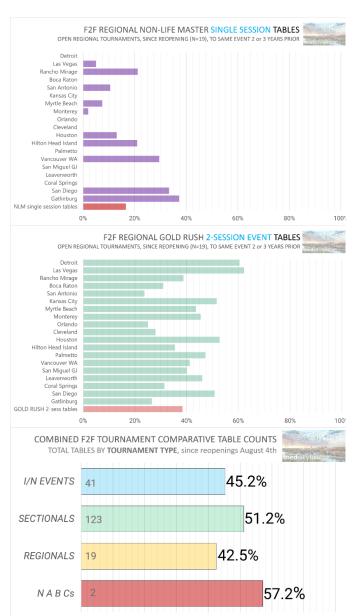
Gatlinburg's 44% Turnout is certainly less than the organizers had hoped for. Bracketed Swiss was a big winner, coming in at 130% of past table count. The KO's (28%) and Swiss Teams (22%), Gold Rush (26%), 0-50 Pairs (4%) and NLM Pairs (37%) all underperformed the



2022 2Q 49.33% 48.66% 47.83% N=84 18715/38462 47.83% N=69 14722/30783

tournament average. The steep decline in I/N participation is seen everywhere and is very concerning.

In the first 4 months of 2022 we see bridge players are not storming back to play in in-person regional and sectional tournaments. Tournaments average just below 50% across all forms. NLM tables are down significantly at 17.5% while Gold Rush tables are down to 38% versus 2019. Clearly our less experienced players are not showing up.



10%

20%

30%

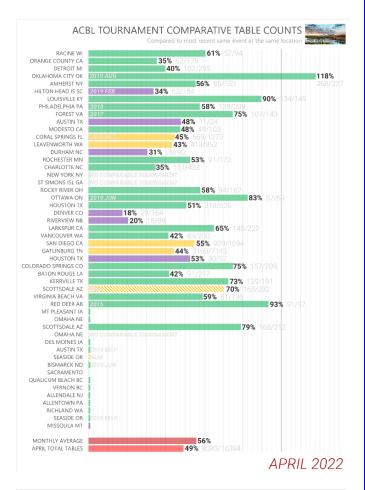
40%

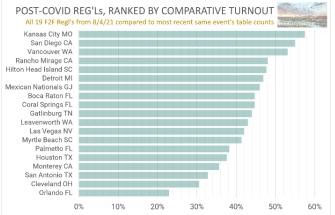
50%

60%

70%

80%





What should we take away? The Cincinnati Flying Pig Regional June 12-17 (Sunday – Friday) will be the first true regional in District 11 since February 2020. Make plans not to play, and to play one or two days more than in the past. Our Units rely on the income from Regionals, and we have fair warning. Plan to support the Flying Buckeye in September, and the LouLex Regional in November. The health of our tournaments and our Units depend on your attendance.

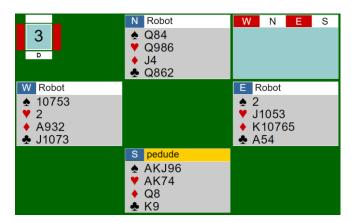
Weak Defensive Plays on BBO



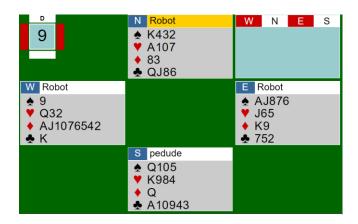
By John Williams

Many players, including myself, find defense the hardest part of bridge. Since one generally plays defense half the time, it is a beneficial area to work on. Certainly, you and your partner need to

agree about leads and defensive carding (signaling). Perhaps the next thing is the intent of this article. Old timers like myself should remember the song, "Breaking Up Is Hard to Do" (first recorded by Neil Sedaka in 1960). Bridge players might want to consider this modification: "breaking a new suit is (often) a bad thing to do." Here are two examples from individual play on BBO.



The bidding: 1♠, 2♠, 4♠. First trick: J♣ - 2♣ - A♣ - 9♣. Second trick: 5♦ - 8♦ - A♦ - 4♠. Third lead: 2♥! ... Final result, making 5 with an undeserved overtrick. Since robots seldom lead from an interior sequence, East placed the K♣ with south, so this was a time to break a new suit. By looking at dummy, a diamond was a natural shift. A major deficiency in robots' defense is that they do not signal. They also are not familiar with the Neil Sedaka modification, so when West won the second trick, it decided to break yet a third new suit instead of returning partner's ♦ suit. Of course, I liked it because I was the recipient of the gift.



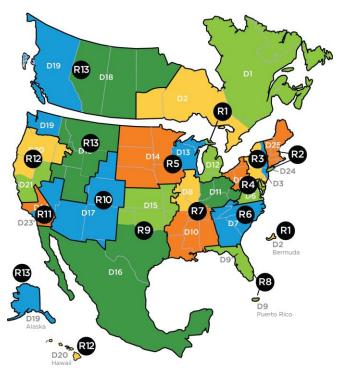
Bidding: P - P - 1 - 3 - 3 - 1 all P (my partner's pass is an example that robot's competitive bidding is not always strong). First trick: Q - 2 - 1 - 1 always strong). First trick: Q - 1 - 1 always strong. Final result, making 4, with an undeserved overtrick. I fell into the trap that we weren't going to take another club trick, instead of asking, how could declarer get rid of any heart tricks? Only if declarer had Kx in - 1 and eight - 1 including the A could spades be set up and dummy entered via the K- 1. That would be too strong a hand for the preemptor's - 1 bid. Oh, why did I not remember Neil Sedaka?

The Districts-They are a Changin'

Unit 124 is the Cincinnati Bridge Association (our business name under Ohio Non-Profit Law). We are a member of ACBL District 11. This year, our Board of Director's Representative Mr. A. J. Stephani will stand for election to a new office and a new role — Regional Director.



Two years ago (July 2020) the Board of Directors and the Board of Governors combined to change the bylaws and restructure the Board of Directors. Given New York State Law (The ACBL is organized under NY Law), no existing Board Member could be deprived of their term by any change. The Board of Directors would become a body of 13 regional Directors by 2024. Regions would be formed by aligning existing Districts in ways consistent with culture, membership size and enrollment. Here are the new regions:



Reorganization to Region

Region 1 – D1 and D2 (effective January 2022)

Region 2 – D24 and D25 (effective January 2022)

Region 3 – D3 and D4 (effective January 2024)

Region 4 – D5 and D6 (effective January 2022)

Region 5 – D12, D13 and D14 (effective January 2022)

Region 6 – D7 (effective January 2022)

Region 7 – D8, D10 and D11 (effective January 2023)

Region 8 – D9 (effective January 2023)

Region 9 – D15 and D16 (effective January 2022)

Region 10 – D17 (effective January 2023)

Region 11 – D22 and D23 (effective January 2022)

Region 12 – D20 and D21 (effective January 2023)

Region 13 – D18 and D19 (effective January 2022)

If you are interested in running for the Region 7 seat, you must register with the ACBL before June 1, 2022. Only Unit Board Members in the Region's Units will vote for the new representative.



Region 7 includes Districts 8, 10 and 11.

Districts will continue to operate as before with Regional Tournaments, NAP, and GNT duties. District Board Meetings will likely involve some version of video connection with the Regional Director (In a 3-District region, the Director will have at least 9 meetings to attend).

After the change to the bylaws passed in July 2020, the Board of Governors chartered a committee to define how we could work more effectively with the Board of Directors. The past two to three decades had seen behaviors that bordered on dysfunctional on both sides. The Board of Directors has fiduciary responsibility for the ACBL Corporation. A Director represents the Corporation and NOT the wishes or financial needs of the District/Region they hail from. On the other hand the Board of Governors (Now ACBL Advisory Council) was perfectly placed to provide the open communication channel between Districts and both ACBL Management and the Board of Directors.

In addition, the Board of Governors would reduce to 75 elected members (3 per District) plus all voting exofficio members (past chairs and ACBL Presidents) by 2025.

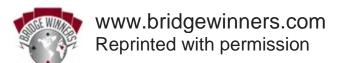
Since the Board of Directors owns the strategy and future direction for the Company, the Board of Governors serves as the **COMMUNICATOR**, and as a source of talent and advice that serves the needs of the corporation and bridge in general. The Board of Governors also realized that its own name promoted role expectations that did not exist. It was time for a name change.

With thoughtful deliberation, the Board of Governors changed their name in July 2021 to the ACBL Advisory Council, tasked with communication between Management and the Board of Directors and Districts and Units. This puts much more responsibility and work on the plate of each Advisory Council member representing their district. We are learning the path forward.

One first step in District 11 is the D11 Town Hall Meeting planned for May 22, 2022 at 7:30 PM. Zoom limits our attendance to 100 people. First come first served. Check your email for the invitation.

D11 Town Hall
Zoom Conference
May 22, 2022
7:30 PM
We want your
input
Limit 100 Members
Check email for details

The following two articles are from



Introducing EDGAR

By A.J. Stephani, Brian Platnick, and Franco Baseggio April 9, 2022

https://bridgewinners.com/article/print/introducing-edgar/

Methods of investigating and proving online cheating have not kept up with the times, and bridge organizations around the world have struggled to adapt. We are excited to announce the development of a new tool in detecting and prosecuting online (and perhaps in-person) cheating that offers great potential in changing the way we approach this problem.

Developed by chief architects Franco Baseggio and Brian Platnick, "EDGAR" (Electronic Data Gathering and Anti-cheating Radar) will allow bridge organizations to scan thousands of cases and look for telltale signs of cheating. EDGAR is currently being tested and refined, and we expect to place it in use in ACBL cases later this year, initially in support of "traditional" investigations.

The name pays homage to the great Edgar Kaplan, the father of modern bridge ethics.

Instead of identifying single hands that look suspicious in a vacuum, EDGAR will be able to identify whether funny-looking bridge decisions are representative of a larger pattern or constitute a one-off aberration. Inspired by the work of Nicolas Hammond, Kit Woolsey, and others in the field, EDGAR will finally show us the forest through the trees. We believe that players will have confidence in EDGAR's ability to identify cheaters without raising suspicion of innocent players.

While refinements to EDGAR continue, we are also considering how to best balance concerns around transparency, accessibility, validation, maintenance, and control. Our goals include:

- Providing everyone the information needed to understand how it works, which gives bridge players important security in being evaluated by a machine:
- Providing access to the cheating algorithm and operational details, which means it can be verified by statisticians, programmers, mathematicians, and anyone else who wants to "look under the hood" to see if it works as intended;
- Inviting contributions of the brightest minds in the bridge world towards improvements and refinements
- Making EDGAR available to all bridge organizations at little to no cost. This project has been a labor of love and good will for the benefit of bridge (running the algorithm at scale will provide entrepreneurs an important opportunity here).

The project has been managed by AJ Stephani, Chair of the ACBL Appeals and Charges Committee, as part of a comprehensive transformation in the way cheating cases are handled by the ACBL. The first stage of this process was the creation and referral of high-level ethical charges to the Institute for Bridge Arbitration, chronicled last September in a featured BW article here and which was adopted by the ACBL Board of Directors in January. We expect that the second stage will deploy EDGAR within a largely-automated process that detects and functions as sufficient proof of lower-level ethical violations, much in the way that a radar gun detects highway speeding.

We envision other uses for EDGAR as well, and we are hopeful that EDGAR will prove to become a critical tool in both detection and prosecution methods around the world.

Institute for Bridge Arbitration

By Mark Friedlander Sept. 27, 2021

http://bridgewinners.com/article/print/institute-for-bridge-arbitration/
The dehacle that ensued when Fulvio Fantoni played or

The debacle that ensued when Fulvio Fantoni played on the Italian team at the recent European Qualification event for the 2022 Bermuda Bowl underscores the urgency of establishing a system for the adjudication of cheating accusations that is fair, efficient, and above all, respected for the knowledge and expertise of its decision-making process. If there is one thing that the vacation of the Fantoni-Nunes conviction by the Court for Arbitration of Sport in Switzerland has taught the bridge community, it is that the ultimate decisions in this kind of dispute have to be made by bridge experts with at least as much experience as the player or pair accused of cheating.

The national bridge organizations try to achieve this by resolving these accusations in disciplinary committee hearings, typically with some expert players among the deciding tribunal. But no such disciplinary hearing is immune from appeal outside the national bridge organization, and whether that appeal is to a court or to arbitration, it will be decided by judges or arbitrators who are not bridge experts – because there are almost no judges or arbitrators who are bridge experts.

That has to change – or else the bridge community will continue to see travesties of justice because non-bridge-playing judges and arbitrators simply are not capable of understanding the nuances of the game sufficiently to make sound decisions when disputes about cheating at bridge are brought before them. Something has to be done. Either:

- (i) to teach judges and arbitrators enough about bridge so that they can successfully understand the "bridge evidence" that they will be hearing (probably a nearimpossible task), and to make sure that these trained decision-makers are the ones chosen to hear disputes about cheating at bridge (also extraordinarily difficult to achieve); or else
- (ii) to recruit and train existing bridge experts to function as judges or arbitrators (a far easier task than

the reverse), with procedures being established so that they can serve as judges or arbitrators in bridge cheating disputes (which requires some creativity and thinking outside the box but is possible).

Institute for Bridge Arbitration (IBA)

For a while now, I have been working closely with A.J. Stephani of the ACBL Board of Directors (District 11) to try to solve this problem by creating a new not-for-profit organization. We are tentatively calling it the Institute for Bridge Arbitration (IBA). The mission of the IBA is to recruit expert bridge players who are willing to donate some of their time to serve as arbitrators in bridge cheating disputes. The experts would include both world-class and strong regional players so that there are appropriate arbitrators for cases of all levels.

IBA will train the volunteering experts to be arbitrators in complex disputes and will establish a working relationship with the American Arbitration Association (and its affiliate organization, the International Centre for Dispute Resolution) so that when "bridge cases" go to arbitrations administered by these organizations, the AAA will choose the arbitrators to decide them from the roster of trained bridge experts that IBA will make available to them.

The participating national (or other) bridge organizations would be the "sponsors" of IBA and would support it financially and by writing into their dispute resolution agreements with their members the requirement that disputes over cheating (and possibly other issues) would be resolved exclusively by IBA-trained arbitrators. It should be relatively inexpensive to establish and run IBA; everyone working for or with IBA would be volunteering their time and would be reimbursed only for out-of-pocket expenses, which should be fairly nominal.

Although the proposal to establish IBA will be made initially to the ACBL and USBF, other national or similar bridge organizations would be welcome to join. They should be easily accommodated, as the International Centre for Dispute Resolution has extensive experience in international arbitrations, and bridge experts from other countries may participate in IBA governance and volunteer to be on the roster of trained arbitrators. We envision the IBA establishing credibility on the global stage.

Our concept is that arbitrations with bridge expert arbitrators certified by IBA would substitute for the disciplinary hearings that national bridge organizations typically hold as an initial adjudication of cheating allegations. In theory, it would be possible for the bridge organizations to continue to make initial decisions in their own disciplinary proceedings, but that strikes us as a duplication of effort and expense when the result of the hearing is appealed to arbitration (or court), and the entire charge and defense would have to be proven again.

We believe that the IBA approach does a good job of meeting the three criteria set out in the first paragraph of this article: fairness, efficiency, and expert decisionmaking.

Fairness

We think everyone agrees that the process of deciding allegations of cheating at bridge needs to be fair and even-handed. Moreover, it needs to appear to be fair to an outsider who is examining the process. Disciplinary hearings conducted by organizations seem inherently suspect to an outside observer because the accusing organization is also the party that is organizing and running the adjudication process. (Yes, we know that government agencies do exactly that, but they are often criticized for it, and there are much more extensive laws and regulations endeavoring to guarantee the fairness of the government administrative process than exist for bridge disputes.)

In contrast, the IBA process is – and would be perceived as – much fairer. The bridge organization that is the accuser has no direct control over the process, which is governed by American Arbitration Association rules, which are nearly universally recognized as fair and impartial. The parties jointly select the arbitrators from the IBA roster and (within reason) can disqualify any who have real or perceived biases.

The courts have repeatedly ruled that this kind of arbitration process is fair and meets all due process requirements, and there is a detailed set of laws and court decisions protecting the sanctity of the arbitration process and rendering it virtually impossible to successfully appeal the merits of the decision. Although an appeal is possible (as it should be) if the hearing process has been abused, such as by fraud or

refusal to hear one side's evidence, the bar to such an appeal is high.

Efficiency

The IBA process should not be very expensive, particularly when compared to the present cost of resolving cheating disputes. Everyone affiliated with IBA would be a volunteer. There would be no salaries to pay, just reimbursement of the relatively few expenses that the organization would have to reach out to potential bridge expert arbitrators, to train them, to organize and maintain the data, to liaise with the American Arbitration Association and sponsor bridge organizations, and to maintain insurance and its corporate status – probably in the low five figures per year or less. Cost of the arbitrations themselves can be minimized by timing and locating them around the bridge Nationals, when all of the participants are likely to be in the same city anyway.

That kind of expenditure is peanuts compared to the savings that the bridge organizations would achieve from not having to run their own disciplinary hearings and then likely be faced with an appeal. The bridge organizations wouldn't have to bear the expense and lost time of setting up, organizing, and running a disciplinary hearing; they would just prosecute their case in an arbitration organized by the American Arbitration Association. (Some Bridge Winners members have expressed concern about "pleabargaining" that has recently been reported, and have speculated that the ACBL's fear of incurring excessive costs under the current disciplinary approach may have led to it compromising with accused cheaters instead of fully enforcing its own rules and laws.)

Importantly, there would be no appeal of the initial decision on the merits. I know how expensive this can be from recent personal experience: I am representing the USBF in the federal court case that was initiated when Huub Bertens endeavored to appeal his conviction in a USBF disciplinary hearing to the Court for Arbitration of Sport in Switzerland, and I saw for myself how quickly the legal fees from that kind of appeal can accumulate.

Expert Decision-Making

This is the most important advantage that IBA offers. No other currently-existing mechanism in the court system or any of the various arbitration tribunals

ensures that accusations of cheating at bridge are decided by expert bridge players of at least the level of expertise of the accused. This approach prevents an appeal on the merits of the decision from being taken to a different tribunal where non-bridge players can vacate or modify the ruling (which is what happened with Fantoni and Nunes in the Court for Arbitration of Sport). One of the few things that the entire bridge community can agree upon is that decisions in disputes about cheating at bridge can only properly be made by other bridge players with sufficient expertise. There is no mechanism in the currently-existing or proposed dispute resolution universe that can ensure that – except IBA.

Conclusion

So what are the obstacles to implementing IBA? Not many - mostly getting the bridge organizations to sign on. We have been working with the American Arbitration Association, who has approved the concept (they already have a division for "sports arbitration"), and has given tentative approval to a set of rules to govern the arbitrations, and is waiting for commitment from the bridge organizations before proceeding further. In the course of my representation of the USBF, I have run this IBA proposal past their key officers and directors, whose informal feedback approved the concept. A.J. Stephani is also in the process of making a formal proposal to the ACBL, urging it to sign on to IBA.

I am posting this now on Bridge Winners for two reasons. The first reason is to develop support for IBA among the various bridge organizations, both within and beyond North America. In theory, arbitrations with IBA-certified arbitrators can be held anywhere in the world; I hope that the EBL and WBF (and their constituent national bridge organizations) will consider it to be a better alternative than the Court for Arbitration of Sport and will choose to be sponsor organizations.

The second reason that I am posting this is to encourage discussion of IBA and the alternatives that it offers. So far, IBA is just in the conceptual stage, and there may be many worthwhile ideas or improvements that A.J. Stephani and I haven't thought of. I am not offering IBA as a "finished product," but rather as an idea whose time has come and that can probably be streamlined

and improved as the bridge community thinks about and develops experience with it.

Thank you in advance for your comments.

Unit 124 - Financial Health

By Steve Moese on behalf of the Unit 124 Board of Directors.

We want to share with you the financial health of our Unit. All details are a matter pf public record. We post Unit 124 Financial Reports on our website at:

http://www.cincybridge.com/CBAFinancialReports.html Covid-19 closed the Cincinnati Bridge Center (CBC) from March 14, 2020 until May 1, 2021, and eliminated inperson tournaments until October 2021. Both Clubs and Tournaments are coming back slowly. This report focuses on:

- 1) Top line profit / loss
- 2) Operations
- 3) Cash, investments and liabilities

Overview

Since the pandemic began, the Unit has incurred losses totaling \$26,999. The cash reserves have covered these losses and donations from members (THANK YOU!!) and steps taken by the Board of directors has accrued some small additional income. Nonetheless we expect losses to continue until people return to play in numbers approaching 2019. If we do not see a return in demand, we will take action to mitigate the losses.

First, let's look at the current quarter ending March 31, 2022 compared to the same time in 2021. The CBC was not open Jan-Mar 2021.

Top Lines

Calendar Year	2022-Q1	2021-Q1
Profit (Loss)	-2,709	-4,521
Cash Donations	1,991	0

The cash donations mitigate some loss, and we see the performance for the first quarters to be equivalent.

Operations

Income came from online virtual club games and from the ACBL Support Your Club revenue sharing games. Inperson table counts for Jan-Feb 2022 were disappointing, driven down by the surge in the Omicron variant. We need 400 tables per month. First quarter 2022 fell 761.5 tables short. Running the D11 STaC Tournaments 3 times in Jan-Mar 2022 netted \$1418 for the first quarter while online revenues have slowed to a trickle. We earn about \$2/table extra from STaC games.

Calendar Year	2022-Q1	2021-Q1
Tournaments (Loss)	1418	0
CBC Profit (Loss)	-7,861	-12,790
Rent	10,455	10,955
Bldg Maintenance	1,473	3,570
Building Expense	4,565	1,643
Supplies	665	167
CBC Rent/Table	\$15	\$15
CBC Table fee	\$8	\$8
Tables	438.5	0

Cash Investments and Liabilities

Calendar Year	2022-Q1	2021-Q1
Total Assets	379,987	237,963
Cash	32,528	32,324
Investments	195,600	237,963
Total Liabilities	379,987	237,963
Current Liabilities	35,554	3,631

We made an accounting change to our balance sheet to reflect the asset and liability that our long-term lease for our property at 2068 Cooper Road represents. That change is reflected in the increase in Total, Long Term, and Current assets and liabilities. This is consistent with what the Federal Accounting Standards Board recommends. This is an accounting change only. There is no impact on operations in these amounts.

We gain perspective from the financial performance during 2021 and 2022 compared to the prior two years without Covid-19. Here the top lines:

Calendar Year	2018	2019	2020	2021
Profit (Loss)	-3,882	32,369	-23,305	-11,820
Operating P(L)	13,442	32,369	-23,305	-11,820
Cash Donations	566	1,245	25	10,810

Unit 124 had a small loss in 2018, because we invested about \$18K in to improve the playing space in the

Cincinnati Bridge Center. If we ignore that investment, the Unit had an operating profit.

Donations from our members reduced the 2021 deficit by almost \$11K. Contributions continue into 2022. We thank our members profoundly for contributing toward reducing our operating costs.

Income and Expense

The Unit has two main streams of income and expense: Tournaments and the Cincinnati Bridge Center.

The lion's share of our income comes from the tournaments we run throughout the year. These include the Cincinnati Flying Pig Regional, the Spooktacular Sectional, the Summer STaC, NLM Regional/ Sectional, D11 North American Pairs, and the D11 Grand National Teams Finals.

Calendar Year	2018	2019	2020	2021
Tournaments (Loss)	26,817	21,947	-3,329	1,905
CBC Profit (Loss)	5,045	163	-36,951	-39,207
Rent	34,920	37,830	29,100	30,555
Bldg Maintenance	16,623	18,368	13,727	15,790
Utilities	20,123	20,838	14,543	11,463
Supplies	10,648	15,025	4,385	1,912
CBC Rent/Table	\$15	\$15	\$15	\$15
CBC Table fee	\$7	\$8	\$8	\$8
Est Tables ²	5,747	5917	1,769	1,074

The Cincinnati Bridge Center is a 5,600 ft² space dedicated to bridge with chairs, tables, kitchen facilities, purified water, free coffee, and free game supplies. Club managers benefit from a dedicated bridge facility (no need to set up and tear down for each game), computers, printers, copiers, and dealing machines as well as website support for their games. We are the pride of District 11 whose Board has deemed the CBC as the best site for key District Tournaments: Grant National Teams and North American Pairs.

The Board sets rent to clubs so that the CBC breaks even, club owners make a profit and game fees are affordable.

The Board operates the Cincinnati Bridge Center by sub-leasing space to club owners who then run the games and set game prices at the CBC. The 2019 increase in table fees from \$7 to \$8 per person was not associated with a rent increase to the club owners. The Unit did not benefit from that price increase. The last rent increase (what we charge the club managers) was prior to 2009.

The Unit Board has chosen to collect rent based on the number of tables played in each game. This means that small clubs and large clubs all pay the same fair share per table. This also means that when a game is canceled for weather or tournament play or a club owner's vacation, the Unit and not the Clubs absorbs the loss of rent. This helps reduce the business risk that our club managers face.

As you can see, 2020 and 2021 saw large losses due to both the lack of tournament income and the shutting down of the CBC for 15 months. In addition, our players have not returned to playing in-person bridge in numbers that can sustain the CBC at current costs. In round numbers, the CBC costs \$6K per month to run. That requires 400 tables at \$15/table (the current rent) or 4800 table per year. As I write this April 2022 is reported 215 tables. This represents slow continuous growth (interrupted by the Omicron wave in Jan and Feb 2022).

We need our players to play, and to play more.

In 2020 the Board approached our landlord and negotiated rent mitigation. We were able to reduce the rent and common area maintenance expense by \$2311/month. We netted \$11,555 (Nov 2020 to Mar 2021) for a 6-month extension of our lease at the end of the contract at current costs and terms. We are now leasing the building until August 2027.

Both 2018 and 2019 exceeded the breakeven table count (4,800/yr.). The CBC reopened in May 2021. We recorded 1073.5 tables in 2021, far short of the 2800 tables (7 months x 400 tables) we need for breakeven.

The Board has discussed many ways to increase revenue. We have a signed lease with a non-sanctioned bridge game that adds about \$360 per month to the CBC income line. We know that we cannot rely on continuous donation campaigns and fundraising.

If we sustain 300 tables per month at our club games, we would be close to breakeven with a \$4 per table increase in rent to \$19/table. This might translate to a \$1 increase in table fees if club managers choose to pass the cost on to the players.

Before we implement a rent increase, we want to see if more people return to play in the Spring and Summer months this year. We are hopeful that covid-19 is waning. We want to see what a better environment with lower risk means to game attendance.

We also look forward to learning what we can expect from the Flying Pig Regional in June 2022. Regionals are running at 50-60% of their 2019 table counts. That will cut into our earnings, but the Regional will still make a small profit. We need more than a small profit.

Assets and Liabilities

Our investments and cash position has provided limited protection against the losses we are experiencing. Of course, the losses of the magnitude from 2020 and 2021 cannot continue unchanged. Nonetheless we remain sound and will continue to work toward a right-sized future for our tournaments and clubs.

Our cash position is down during 2020 and 2021, and we have been tapping our investments to buffer the operating losses. We can afford to do this for a while. We need enough in reserve to handle our tournament responsibilities.

In 2021 we followed the Federal Accounting Standards Board directive and began capitalizing our long-term lease (liability) and the space it provides us (asset). Prior to 2021 this asset/liability was not reflected in the balance sheet. This explains the change in Assets and Liabilities in 2021 from previous years. Nothing material has changed.

Total Assets	227,118	259,562	242,284	382,697
Cash	79,652	76,597	36,635	35,238
Investments	147,466	182,964	205,648	195,600
Total Liabilities	227,118	259,562	242,284	382,697
Current Liabilities	3,551	3,030	3,431	35,554

The Board is keenly aware of our financial situation and continues to monitor the situation closely.

We no longer receive meaningful income from "Support Your Clubs" or VACB online games. We ask our online players to rebalance their choices and return to the table. We look forward to seeing all our friends again.

What can our members do?

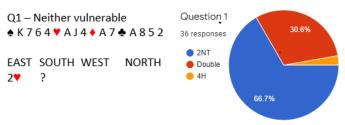
- Play bridge at the CBC, and play often.
- Attend Unit 124 Tournaments and play more sessions per tournament.
- Volunteer we need people willing to work to contact our members and encourage those who haven't yet appeared to come out and play.
- Bring more friends to learn bridge and to play at the CBC.

We look forward to a better future and sustaining Bridge in our Unit.

Submitted Respectfully on behalf of the Board of Directors,

Steve Moese, President

Bidding Quiz - Answers



Bob Jones 2NT Double might get to a nice spade contract, but it might also get you to an ugly diamond contract. 2NT is a better bid. Bid 2NT.

Bob Fisk 2NT A 2NT overcall shows a hand with 15-19 HCP and often 2+ stoppers in the opponent's suit. Perfect!

Joe Muenks 2NT Epls, I have 15-18 HCP and 1.5 heart stoppers, so we overcall 2NT as if we opened 1NT and play all our systems on so that for 95% of the contracts the lead comes into my hand.

Steve Vogel 2NT The 2NT overcall describes this hand well, as we have between 15 and 18 points and 2 likely heart stoppers. We may occasionally miss a better spade part score if partner has exactly 4 spades, but not enough to force to game. That said, the 2NT overcall will more often pay dividends over the alternative of doubling, as partner will better be able to gauge our prospects.

Steve Moese 2NT Balanced hand, their suit stopped. 2NT is normal.



Bob Jones 1<u>♠</u>

Overcalling on such a poor suit will not appeal to some, but you would open the bidding 1♠ with this hand. You should overcall as well. Bid 1♠.

Bob Fisk 1♠ You'd certainly open 1♠ if you were in first seat, wouldn't you? Don't answer that—I can't hear you unless, of course, we're connected by two Styrofoam cups and a string.

Joe Muenks 1♠ To overcall, we like to have either a very good suit we wish partner to lead or a good hand, usually an opener. Here we have an opener and a 5-card major, so I'll throw one bid in to see if partner can raise to the magical 2♠ partial bid.

Steve Vogel <u>1♠</u> An overcall typically promises the VALUES to make an overcall, as well as a 5-card suit. This hand has both, although we would of course prefer that our values resided in our suit. We have to make the best bid with what we have.

Steve Moese <u>1♠</u> If I do not have a good suit, I have an opening hand. This is an opening hand.



Bob Jones $\underline{2} \triangleq$ This hand is worth a raise to $3 \triangleq$, but you must have four trumps for that bid. Bid $2 \triangleq$.

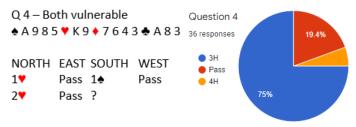
Bob Fisk 2♠ When you raise responder's major to the two level, you'll almost always have 4-card support ... unless you don't. No other bid a adequately describes your hand. Partner, with game aspirations, can bid 2NT (Spiral -or- 3-3-4-4 Convention) to check to see what you've got. You have an easy 3♣ bid (3-card support, maximum hand). "Maximum" in this case doesn't mean "Hey, look how many HCP I have!!!" It simply means your hand has extra playing strength (picture partner with AJxxx Kx xxx Qxx, making five with normal breaks).

Joe Muenks 2♠ There are lots of people who use a version of an asking bid of 2NT over a 1m-1M-2M auction,

but do not instantly recognize that a raise with this hand is why we use the ask.

Steve Vogel 2♠ Raising partner's major suit response (even with only three) is preferable to the alternative of rebidding a 5-card minor suit when I have shortness in a side suit. This is a standard rebid for my partners and me.

Steve Moese 2 Nothing wrong with raising partner with three trumps, especially when we have HHx and a side Singleton. You do use the 2NT ask about trump length and hand strength, right?

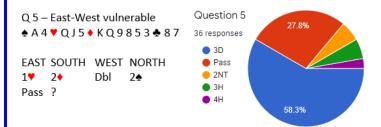


Bob Jones <u>3♥</u> Forget about no trump. This is a good hand for hearts. 3♥ or 4♥? We like 3♥.

Bob Fisk 3♥ I play that this shows a 2-card limit raise for partner's Hearts. If I have a 3-card limit raise, I'd bid game here.

Joe Muenks <u>3♥</u> There are partners when I would bid 2NT here, but I prefer that this specific auction always shows 6 hearts and a minimum hand, so I'll invite with the fitting doubleton and 11 HCP.

Steve Vogel <u>3♥</u> My partners and I play that my 3♥ rebid shows a 2-card limit raise in hearts. If I had a 3-card limit raise, I would bid 4♥ over partner's 2♥ rebid.



Bob Jones <u>3♦</u> 2NT might grab the brass ring, but it might blow up in your face. Bid 3♦. It is safer and more descriptive.

Bob Fisk <u>3</u> • It's highly unlikely that partner can hold a hand similar to KQxxx xx Ax QJxx. If they do, partner is going to bid 3 ♥ asking for a Heart stopper for notrump, and we'll be happy to oblige.

Joe Muenks 2NT You could have so many agreements on what 2♠ means in this auction. In expert standard I predict that it shows a good hand, diamond fit, and a stopper in spades ("when the opponents show two suits use reverse western cue and show stoppers rather than request stoppers"), so with hearts well stopped you have to bid NT. With a good opener I would bid game, but on the weaker side for a 2 level overcall, I'll just do 2NT If partner just meant a good diamond raise, I'll pass the return to 3♠.

Steve Vogel Pass Is game possible on this hand? Given the opponent's vulnerable opening bid and 2-level negative double, it is highly unlikely. If we agree that we are fighting for a part score, we should focus on finding the best one. For a 2♠ bid (which we play as non-forcing) in the face of a negative double promising spades, partner should have 5 really good spades or a 6-card suit. The weaker partner is, the more support for diamonds, he/she should have. Still, with my Ace doubleton, I will pass 2♠.

Steve Moese <u>Pass</u> Partner's 2♠ was not forward going. We have tolerance. Pass.



Bob Fisk <u>Pass</u> At unfavorable vulnerability, opening 3♥ with this pile o' goo could be suicide.

Joe Muenks <u>Pass</u> Epls. For me this is not difficult, but I've gone for 1100/1400 more times in flight A

when I was young than most of you will in your lifetimes.

Steve Vogel <u>Pass</u> My suit is too ratty for a 3♥ preempt at unfavorable vulnerability. Some might consider a 2♥ bid instead, but this hand is too weak for that bid too at unfavorable vulnerability. I also prefer not to open 7-card suits with a 2-level preempt, as partner will often misgauge our prospects on both offense and defense.

Steve Moese Pass I preempt at the drop of a hat. Not this hand. 8 losers mean no bid at this vulnerability.

STaC Masterpoint Winners



District 11 Celebrate Our Clubs Sectional Tournament at Clubs.

District 11 will offer a STaC Tournament once per month so that players can earn SILVER POINTS at their participating clubs. These games offer extra Masterpoints (3x standard Club awards). Events are scheduled through April. Encourage your clubs to participate!

Congratulations to all Silver Point winners!

14th February 2022
STeC-Altman Menday Night Bridge U2000
Ranking Scorecards Matrix Travellers Hands

MP Limits - 2000/750/300

Pos	No	Players			ection Rank	Match Points		Master Points
1	4	Frank Lichtenberger & Robert Brown	Α	1		89.00	74.17	1.34 SA Silv
2	8	Monica Ibarra & Kevin Henry	В	2	1	77.00	64.17	0.94 SA Silv
3	6	Joy Singerman & Gail Zimmer	Α	3		75.00	62.50	0.67 SA Silv
4	2	Joan Mehl & John Altman (Jr.)	В	4	2	72.00	60.00	0.66 SB Silv
5	11	John Altman & BJ Kolkman	Α	5		68.00	56.67	0.27 SA Silv
6	3	Robert Lail & Jim Steinke	В		3	61.50	51.25	0.47 SB Silv
7	1	Brian Bergmann & Michael Gundrum	С		4	53.50	44.58	0.33 SB Silv
8	10	Joseph Kammer & William Cook	В			53.00	44.17	
9	5	David Elliott & Carla Runda	С			49.00	40.83	
10	7	Cecilia Kloecker & Louise Wolf	В			45.00	37.50	
11	12	Rick & Julian Magnus	В			43.50	36.25	
12	9	Liz Lin & Tom Kereiakes	В			33.50	27.92	

14th February 2022 STaC-Deschapelles Invitational)

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players		Se F	ecti Ran	on k	Match Points	Score %	Master Points
1	5	Deborah Cummings & Judy Barron	Α	1			13.00	65.00	1.13 SA Silv
2=	4	Deborah Adams & Cynthia Schultz	С	2	1	1	10.50	52.50	0.68 SA Silv
2=	6	June Cushman & Marion Levy	С	2	1	1	10.50	52.50	0.68 SA Silv
4	1	Doris Kehoe & Adrianne Freiberg	С				9.50	47.50	
5	3	Liz Lin & Sue Ellen Thesing	С				6.50	32.50	

16th February 2022 STaC-Queen City Stratified Open Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players			cti an		Match Points		Master Points	
		North / So	ui	th						
1	5	Stephen Vogel & Cliff Pleatman	Α	1			111.50	66.37	1.59 SA Si	lv
2	4	Arun Goyal & Mike Ma	Α	2			106.50	63.39	1.11 SA Si	lv
3	1	John Williams & Mary Mulford-Jacobs	В	3	1		91.50	54.46	0.91 SB Si	lv
4	2	James Barrett & Gary Herrington	C		2	1	79.00	47.02	0.64 SB Si	lv
5	7	Cecilia Kloecker & Barbara Boswell	В				76.00	45.24		
6	6	Carol Vradelis & Charlene Comeaux	C				65.00	38.69		
7	3	Verna Gibson & Evelyn McCarthy	С				58.50	34.82		
		East / Wo	25	t						
1	7	Bill Coombs & Kay Mulford	Α	1			104.50	62.20	1.59 SA Si	lv
2	1	Bob Fisk & Larry Klein	Α	2			95.00	56.55	1.11 SA Si	lv
3	6	Larry Newman & Dennis Schultz	Α	3			94.50	56.25	0.80 SA Si	lv
4	3	Anton Habash & David Whitesell	Α				83.50	49.70		
5	5	Ginny Myer & Diane Hawkins	С		1	1	76.50	45.54	0.79 SB Si	lv
6	4	Herb Schapera & Tom Cone	С				69.50	41.37		
7	2	Joan Mehl & Jeanne Dell	С				64.50	38.39		

17th February 2022 STaC-Queen City 8 is Enough Team (Ranking)

MP Limits - Open/850

					_		.,		_												
Pos	Team	Players		ection Rank	Overall Rank													Total IMPS	Wins/ Draws	Score	Master Points
1	6	Robert Lail & Joy Singerman Gail Zimmer & Jim Steinke	В		1	1	24	11	25	20	25	105	4.00	105	2.40 OA SIN						
2	3	Robert Brown & Frank Lichtenberger Bert Luken & Cordell Coy	Α		2		29	9	5	22	23	88	3.00	88	1.80 OA Silv						
3	1	Bruce Tepper & John Meinking Lewis Temples & Tom Kereiakes	Α				24	21	25	7	5	82	3.00	82	0.57 SA Silv						
4	2	Bob Fisk & Melissa Hellmann Joann & Jerry Katz	Α				6	19	12	8	28	73	2.00	73	0.38 SA Silv						
5	5	John Altman & John Altman (Jr.) Nell & Rick Wickstrom	В				6	5	18	23	7	59	2.00	59	0.38 SA Silv						
6	4	June Cushman & Liz Lin Martin Petersen & Jeanne Weyers	В				1	25	5	10	2	43	1.00	43	0.19 SA Silv						

17th February 2022 - STaC-Queen City 0-1250 Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - 1250/500/200

	_		<u>-</u>			_				
Pos	No	Players			cti lan		Match Points		Maste Point	
		North / Sou	ıth							
1	7	Erin Oblinger & Betty Murdock	Α	1			94.00	55.95	0.97 SA	Silv
2=	1	Robert Letourneau & Charles Dorenkott	С	2	1	1	90.50	53.87	0.61 SB	Silv
2=	3	Barry Wauligman & Betty Torello	Α	2			90.50	53.87	0.59 SA	Silv
4=	2	Joy Singerman & William Cook	Α				87.50	52.08		
4=	4	Steve Messinger & Sandra Fielman	В				87.50	52.08		
6	6	Robert Lail & Anne Rinaldi	Α				79.50	47.32		
7	8	Janet Hansen & David Francis	Α				73.00	43.45		
8	5	Deborah Adams & Diane Thaller	С				69.50	41.37		
		East / Wes	st							
1	8	Tim & Joanne Oppelt	С	1	1	1	103.00	61.31	0.97 SA	Silv
2	4	Carl Willig & Gary Busch	Α	2			95.00	56.55	0.68 SA	Silv
3	7	James & Terry Barrett	С	3	2		88.50	52.68	0.53 SB	Silv
4	6	Dennis Kalberg & Stephen Lonski	Α				87.00	51.79		
5	5	Jim Steinke & Linda Costura	С				81.00	48.21		
6	1	Gary Herrington & Linda Pretz	В				76.00	45.24		
7	2	Jim Eger & Steve Baldwin	В				74.00	44.05		
8	3	Darlene Young & Liz Lin	В				67.50	40.18		

18th February 2022 STaC-Queen City Stratified Open Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players			cti an		Match Points		Master Points
		North / So	ut	h					
1	3	John Meinking & Anne Frayne	Α	1			121.50	64.29	1.78 SA Silv
2	9	Stephen Vogel & Cliff Pleatman	Α	2			119.25	63.10	1.25 SA Silv
3	5	Patty Eber & Sheldon Kushner	В	3	1		104.06	55.06	0.98 SB Silv
4	6	Anton Habash & Nalin Mehta	Α	4			95.06	50.30	0.62 SA Silv
5	4	Herb Schapera & Frank Lichtenberger	В		2		93.38	49.41	0.69 SB Silv
6	7	Vijay Doshi & Vasudha Kale	C			1	87.75	46.43	0.64 SC Silv
7	8	Donald Etson & Cecilia Kloecker	В				84.94	44.94	
8	2	James Barrett & Clare Hoesl	С				79.31	41.96	
9	1	Frances Hamilton & Terry Barrett	С				65.25	34.52	
		East / We	st						
1	5	Don & Paula Byrkett	В	1	1		109.00	57.67	1.78 SA Silv
2	3	Bob Fisk & Stephen Lonski	Α	2			108.50	57.41	1.25 SA Silv
3	8	Barbara Boswell & Barbara Levinson	Α	3			102.00	53.97	0.89 SA Silv
4	6	Larry Klein & Dennis Schultz	Α	4			97.00	51.32	0.62 SA Silv
5	7	Dennis Kalberg & Martin Petersen	С		2	1	88.50	46.83	0.69 SC Silv
6	4	Phyllis Mendoza & Janet Thurnau	С			2	86.50	45.77	0.48 SC Silv
7	1	Patt Olexsey & Joanne Oppelt	С				84.50	44.71	
8	2	Terry Raulin & Tim Oppelt	С				80.00	42.33	

February 18, 2022 - STAC Open Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players			ctio ank		Match Points			aste oint	
1	1	Tom Platt & Henry Jackson	В	1	1		73.13	67.71	1.97	SA	Silv
2	9	Howard Simon & Mike Glatt	В	2	2		62.44	57.81	1.38	SA	Silv
3	5	Margaret Young & Dave Tollison	Α	3			55.69	51.56	0.99	SA	Silv
4	10	Jeanne Theissen & Bart Jacobs	В	4	3		55.13	51.05	0.69	SA	Silv
5	8	Mary Ann Jacobs & Joan Simon	С		4 1	1	54.56	50.52	0.64	SC	Silv
6	4	Cordell Coy & Gerry Mirus	Α				54.00	50.00			
7	2	Dan Hance & Imogene Enzweiler	В				52.50	48.61			
8	7	Iris Libby & Michiko Natsume	В				48.94	45.31			
9	11	Vern Goetz & Diane McNeely	С				47.81	44.27			
10	12	Timothy Martin & Gail Zimmer	В				47.25	43.75			
11	6	Arlene Luebbe & Joan Goetz	С				42.75	39.58			

19th February 2022 STaC-Queen City Stratified Open Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players					Match Points			ste ints	
1	4	Cordell Coy & Barbara Levinson	Α	1			75.50	69.91	1.88	SA S	Silv
2	5	Mike Ma & Stephen Moese	Α	2			63.50	58.80	1.32	SA S	Silv
3	9	Barbara Boswell & Peggy Barrett	Α	3			62.00	57.41	0.94	SA S	Silv
4	6	Michael Purcell & Paul Pschesang	Α	4			58.50	54.17	0.66	SA S	Silv
5	2	Larry Klein & John Meinking	Α				56.00	51.85			
6	10	Michelle & Todd Barker	С		1	1	54.50	50.46	0.91	SB S	Silv
7	7	Daniel Koppenhafer & Cecilia Kloecker	В		2		46.00	42.59	0.64	SB S	Silv
8=	1	Annette & Tom Kereiakes	C				45.50	42.13			
8=	8	Donald Etson & Judy Barron	В				45.50	42.13			
10	3	Gary Herrington & James Barrett	С				33.00	30.56			

14th March 2022

STAC - Altman Menday Night Bridge U2000

Ranking Scorecards Matrix Travellers Hands

MP Limits - 2000/750/500

Pos	No	Players		Section Rank	Match Points		Master Points
1	11	Robert Lail & Jim Steinke	Α	1	58.68	61.13	1.28 SA Silv
2	8	Joy Singerman & Gail Zimmer	Α	2	54.31	56.57	0.90 SA Silv
3	4	Frank Lichtenberger & Robert Brown	Α	3	53.54	55.77	0.64 SA Silv
4	6	Carol Scovic & James Barrett	Α	4	52.05	54.22	0.45 SA Silv
5	10	Joseph Kammer & William Cook	В	1	50.93	53.05	0.79 SB Silv
6	2	Jane Duncan & Joanne Earls	Α		45.92	47.83	
7	9	Brian Bergmann & Michael Gundrum	С	2	45.91	47.82	0.55 SB Silv
8	7	Monica Ibarra & Kevin Henry	В		44.92	46.79	
9	5	Annette & Tom Kereiakes	В		43.76	45.58	
10	12	Rick & Julian Magnus	В		41.18	42.90	
11	1	Gary Herrington & Bert Luken	С		35.31	36.78	

14th March 2022

STAC - Deschapelles Invitational)

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players					Match Points			
1	4	Kay Mulford & Judy Barron	Α	1			47.00	65.28	1.35 SA	Silv
2	5	JoEllen Spitz & Erna Herre	Α	2			46.50	64.58	0.95 SA	Silv
3	8	June Cushman & Marion Levy	С	3	1	1	40.00	55.56	0.78 SB	Silv
4	2	Suzanne Sale & Diane Thaller	С		2	2	34.00	47.22	0.55 SB	Silv
5	6	Deborah Cummings & Louise Wolf	В				33.50	46.53		
6	3	Liz Lin & Sue Ellen Thesing	С				33.00	45.83		
7	1	Frances Hamilton & Becky Karlak	С				32.50	45.14		
8	7	Cynthia Schultz & Dolores Hileman	С				21.50	29.86		

March 15, 2022 - STAC Open Pairs

Ranking Scorecards Matrix Travellers Hands

Pos	No	Players			cti an		Match Points		Master Points
		North / S	io	uth	,				
1	1	Jack & Brenda Mehalko	Α	1			99.75	71.25	1.59 SA Silv
2	2	Timothy Martin & Mary Ann Boyle	В	2	1		97.42	69.59	1.11 SA Silv
3	7	Imogene Enzweiler & Dan Hance	В	3	2		72.92	52.09	0.80 SA Silv
4	5	Cindy Tretter & Mike Glatt	В				65.33	46.66	
5	6	Paula Wolfe & Mary Ann Jacobs	С			1	64.17	45.84	0.64 SC Silv
6	4	Evelyn Skaggs & Mike Wheeler	С				50.75	36.25	
7	3	Jeanne Theissen & Jack Ammon	С				39.67	28.34	
		East / V	Ve	st					
1	2	Joe Pike & Vern Goetz	В	1	1		86.50	61.79	1.59 SA Silv
2	5	Bart Jacobs & Howard Simon	В	2	2		78.00	55.71	1.11 SA Silv
3	3	Diane McNeely & Peggy Ammon	В	3			69.00	49.29	0.80 SA Silv
4	6	Arlene Luebbe & Greg Brinker	С				67.00	47.86	
5	4	Michiko Natsume & Joan Simon	В				63.50	45.36	
6	1	Bob Frey & Henry Jackson	В				56.00	40.00	

16th March 2022

STAC - Queen City Stratified Open Pairs & NLM Game

Queen City Open Pairs Wednesday AM NLM Pairs

Ranking Scorecards Matrix Travellers Hands

Queen City Open Pairs MP Limits - Open/1500/300

Pos	No	Players	Match Points		Master Points
1	Α4	Bob Fisk & Anton Habash	52.00	61.90	1.69 SA SIlv
2	Α5	Mike Ma & Arun Goyal	50.50	60.12	1.18 SA Silv
3	АЗ	Larry Klein & Stephen Vogel	50.00	59.52	0.85 SA Silv
4	A2	Herb Schapera & Donald Etson	43.50	51.79	
5	A6	JoEllen Spitz & Jeffrey Isralsky	43.00	51.19	
6	Α8	Kay Mulford & Stephen Moese	39.00	46.43	
7	Α7	Evelyn McCarthy & Verna Gibson	31.50	37.50	
8	Α1	Joanne Earls & Cecilia Kloecker	26.50	31.55	

16th March 2022

STAC - Queen City Stratified Open Pairs & NLM Game

Queen City Open Pairs Wednesday AM NLM Pairs

Ranking Scorecards Matrix Travellers Hands

Wednesday AM NLM Pairs MP Limits - NLM/200/100

Pos	No	Players			ctio an		Match Points		Master Points
		North / Sc	ш	th					
1	B2	Joanne Oppelt & Patt Olexsey	Α	1			91.54	54.49	0.84 SA Silv
2	В6	James Barrett & Jonathan Burns	Α	2			90.68	53.98	0.59 SA Silv
3	В1	Robert Lail & Mary Merryman	Α	3			88.04	52.40	0.42 SA Silv
4	В4	Frances Hamilton & Terry Barrett	В		1		86.69	51.60	0.52 SB Silv
5	В8	Anne Rinaldi & Betty Murdock	Α				84.24	50.14	
6	В5	Deborah Adams & Mary O'Connell	С				83.26	49.56	
7	В7	Stephanie Jones & Carolyn Murray	Α				76.55	45.57	
8	ВЗ	Judy Crotty-Hall & Martha Geller	В				70.36	41.88	
		East / Wo	e <i>s</i>	t					
1	В7	Kathryn McCord & Sally Raney	С	1	1	1	103.56	61.64	0.84 SA Silv
2	B6	Joan Mehl & Jeanne Dell	A	2			102.29	60.89	0.59 SA Silv
3	ВЗ	Melissa Hellmann & Darlene Young	Α	3			98.60	58.69	0.42 SA Silv
4	B2	Dave Stifel & David Newnam	C		2	2	84.97	50.58	0.45 SB Silv
5	В8	Steven Simon & Korky Kearns	С				77.81	46.32	
6	B4	Carol Lyon & Pat Dworkin	С				70.79	42.14	
7	В5	Robert Letourneau & Joel Moskowitz	В				69.81	41.55	
8	В1	Joseph Moravec & Robert Campbell	С				66.31	39.47	

17th March 2022 - STAC - Queen City 0-1250 Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - 1250/650/400

			-			•			
Pos	No	Players			cti lan		Match Points		Master Points
1	8	Carl Willig & Gary Busch	В	1	1		95.00	65.97	1.35 SA Silv
2	2	Robert Lail & Anne Rinaldi	Α	2			88.36	61.36	0.95 SA Silv
3	5	Salty Roark & Terry Raulin	В	3	2		87.13	60.51	0.74 SB Silv
4	1	Jim Steinke & Linda Costura	С	4	3	1	83.45	57.95	0.80 SC Silv
5	10	Erin Oblinger & Betty Murdock	В	5	4		77.45	53.78	0.37 SB Silv
6	15	Steve Baldwin & Jim Eger	С	6	5	2	75.27	52.27	0.56 SC Silv
7	16	Betty Torello & Susan Moskowitz	Α				74.18	51.51	
8	7	Stephanie Jones & Carolyn Murray	С			3	71.00	49.31	0.40 SC Silv
9=	9	James & Terry Barrett	С				66.55	46.22	
9=	14	Frances Hamilton & Corine Smith	С				66.55	46.22	
11	6	Bruce Tepper & Liz Lin	C				64.92	45.08	
12	11	Tim & Joanne Oppelt	С				61.09	42.42	
13	13	Robert Letourneau & Charles Dorenkott	С				60.55	42.05	
14	3	Linda Pretz & Amy Gerowitz	Α				58.91	40.91	
15	4	Janet Hansen & David Francis	В				49.64	34.47	

17th March 2022 - Queen City 8 is Enough Team (Ranking)

MP Limits - Open/1500/1000

	- Open/ 1500/ 1000													
Pos	Team	Players	П	Section Rank		erall ank		late	che.	s	Total IMPS	Wins/ Draws	Score	Master Points
1	1	Gail Zimmer & John Meinking Robert Lail & Jim Steinke	В		1	1	30	22	22	30	104	4.00	104	2.70 OA Silv
2	6	Bob Fisk & Pam Campbell Nell & Rick Wickstrom	Α		2		8	18	25	26	77	3.00	77	2.03 OA Silv
3	7	Amy & Joe Fisher Sandra Fielman & Steve Messinger	Α		3		10	12	29	20	71	2.00	71	1.52 OA Silv
4	5	June Cushman & Martin Petersen Liz Lin & Jeanne Weyers	С			2	22	22	8	10	62	2.00	62	1.01 OB Silv
5	2	Stephen Moese & Michael Purcell James Barrett & Jonathan Burns	Α				0	22	5	28	55	2.00	55	0.46 SA Silv
6	8	Jane Duncan & Joanne Earls Robert Letourneau & Betty Torello	С				20	8	25	0	53	2.00	53	0.46 SA Silv
7	3	Robert Brown & Bert Luken Jerry & Joann Katz	В				24	8	5	2	39	1.00	39	0.23 SA Silv
8	4	Kay Mulford & Mary Mulford- Jacobs Bruce Tepper & Lewis Temples	В				6	8	1	4	19	0.00	19	

18th March 2022

STAC - Queen City Stratified Open Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players					Match Points		Master Points
1	3	Mike Ma & Stephen Moese	Α	1			80.50	59.63	2.06 SA Silv
2	1	Cecilia Kloecker & Mary Mulford-Jacobs	В	2	1		79.50	58.89	1.44 SA Silv
3	4	JoEllen Spitz & Jeffrey Isralsky	Α	3			78.50	58.15	1.03 SA Silv
4	8	Terry Raulin & Stephen Lonski	C	4	2	1	75.50	55.93	0.73 SB Silv
5	2	John Meinking & Stephen Vogel	Α	5			71.00	52.59	0.41 SA Silv
6	11	James & Terry Barrett	C		3	2	69.00	51.11	0.52 SB Silv
7=	6	Jerry & Joann Katz	Α				64.00	47.41	
7=	10	Bob Fisk & Pam Campbell	Α				64.00	47.41	
9	12	Mike Burns & Joanne Earls	С				63.00	46.67	
10	5	Martin Petersen & Dennis Kalberg	C				59.00	43.70	
11	9	Patty Eber & Sheldon Kushner	В				56.00	41.48	
12	7	Frank Lichtenberger & Herb Schapera	В				50.00	37.04	

March 18, 2022 - STAC Open Pairs

Ranking Scorecards Matrix Travellers Hands

Pos	No	Players			cti an		Match Points	Score %	Master Points
		North / Sc	ш	th					
1	6	Peggy Ammon & Dave Dressman	Α	1			118.50	70.54	1.69 SA Silv
2	8	Jack & Brenda Mehalko	Α	2			106.00	63.10	1.18 SA Silv
3	7	Greg Brinker & John Woeste	В	3	1		102.00	60.71	0.98 SB Silv
4	3	Jeanne Theissen & Michiko Natsume	В		2		85.50	50.89	0.69 SB Silv
5	1	Timothy Martin & Gail Zimmer	В				77.50	46.13	
6	5	Dottie Caster & Diane Drew	С			1	75.00	44.64	0.64 SC Silv
7	2	Evelyn Skaggs & Mike Wheeler	С				59.00	35.12	
8	4	Joan Goetz & Arlene Luebbe	С				48.50	28.87	
		East / W	es	t					
1	6	Joe Pike & Howard Simon	В	1	1		103.50	61.61	1.69 SA Silv
2=	1	Bob Frey & Henry Jackson	В	2	2		90.00	53.57	1.02 SA Silv
2=	4	Diane McNeely & Vern Goetz	С	2	2	1	90.00	53.57	1.02 SA Silv
4=	2	Cindy Tretter & Mike Glatt	В				87.00	51.79	
4=	7	Bart Jacobs & Dan Hance	В				87.00	51.79	
6	3	Mary Ann Jacobs & Joan Simon	С			2	75.00	44.64	0.48 SC Silv
7	8	Paula & John Wolfe	С				71.50	42.56	
8	5	Jack Ammon & Imogene Enzweiler	С				68.00	40.48	

19th March 2022 Queen City Stratified Open Pairs & 0-1250 Game

Queen City Open Pairs 0-1250 LP Sat. Afternoon

Ranking Scorecards Matrix Travellers Hands

Queen City Open Pairs MP Limits - Open/2000/750

Pos	No	Players	Match Points		Master Points
1	A8	Lorna Davis & John Meinking	73.00	67.59	1.88 SA Silv
2	A4	Barbara Levinson & Kay Mulford	60.00	55.56	1.32 SA Silv
3	А3	Bob Fisk & Stephen Vogel	58.50	54.17	0.94 SA Silv
4	Α9	Mike Ma & Steve Moese	54.50	50.46	0.66 SA Silv
5	A10	Deborah Cummings & Judy Barron	53.50	49.54	
6	Α1	Herb Schapera & Robert Brown	52.00	48.15	
7	A2	Michael Purcell & Paul Pschesang	49.50	45.83	
8	A7	Larry Klein & Sharon Kreitzer	48.50	44.91	
9	A5	Donald Etson & Cecilia Kloecker	46.00	42.59	
10	A6	Barbara Boswell & Peggy Barrett	44.50	41.20	

19th March 2022

Queen City Stratified Open Pairs & 0-1250 Game

Queen City Open Pairs 0-1250 LP Sat. Afternoon

Ranking Scorecards Matrix Travellers Hands

0-1250 LP Sat. Afternoon MP Limits - 1250/750/350

Pos	No	Players					Match Points		Mas Poir	
1	B10	Joy Singerman & William Cook	Α	1			49.71	69.04	1.02 SA	Silv
2	В3	Amy Gerowitz & Jane Duncan	Α	2			46.29	64.29	0.71 SA	Silv
3	B8	Annette & Tom Kereiakes	С	3	1	1	37.14	51.58	0.79 SE	3 Silv
4=	B4	Adrianne & Richard Freiberg	В	4	2		34.86	48.42	0.48 SE	3 Silv
4=	В9	Michelle & Todd Barker	В	4	2		34.86	48.42	0.48 SE	3 Silv
6	В7	Janet Hansen & Nancy Cameron	С				33.14	46.03		
7	B6	Robert Lail & Anne Rinaldi	Α				31.00	43.06		
8	B1	Gary Herrington & Bert Luken	С				30.29	42.07		
9	В5	Liz Lin & Doug Milton	В				27.43	38.10		

The FIRST EVER D11 ROYAL STaC ran April 24-May 1, 2022. All Masterpoints® awarded were split 25% Black, 25% Silver, 25% Red, 25% Gold.

25th April 2022 STaC - Altman Menday Night Bridge U2000

Ranking Scorecards Matrix Travellers Hands

MP Limits - 2000/750/300

Pos	No	Players					Match Points		Master Points
1	7	Annette & Tom Kereiakes	С	1	1	1	68.63	63.55	1.28 SA Silv
2	5	Robert Lail & Jim Steinke	В	2	2		65.50	60.65	0.90 SA Silv
3	11	Pam Campbell & Isaac Stephani	Α	3			63.00	58.33	0.64 SA Silv
4	8	Joan Mehl & Lewis Temples	В	4	3		57.38	53.13	0.45 SA Silv
5	12	David Elliott & Carla Runda	C			2	56.25	52.08	0.41 SC Silv
6	9	Jane Duncan & Joanne Earls	Α				55.69	51.56	
7	10	James Barrett & Carol Scovic	В				52.31	48.44	
8	3	Joseph Kammer & Gail Zimmer	Α				51.00	47.22	
9	6	Frank Lichtenberger & Bert Luken	В				43.31	40.10	
10	2	Rick Wickstrom & Norman Slutsky	С				40.50	37.50	
11	1	Brian Bergmann & Michael Gundrum	С				39.38	36.46	

25th April 2022 STaC - Deschapelles Invitational)

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

Pos	No	Players					Match Points		Maste Point	
1	4	Lorna Davis & Diane Travis	Α	1			50.50	60.12	1.35 SA	Silv
2	5	Barbara Boswell & Barbara Levinson	Α	2			47.50	56.55	0.95 SA	Silv
3	3	Diane Thaller & Doris Kehoe	С	3	1	1	45.00	53.57	0.73 SB	Silv
4	2	Adrianne Freiberg & Judy Barron	В		2		41.50	49.40	0.51 SB	Silv
5	6	Cynthia Schultz & Kwang Cha Hurley	С				39.50	47.02		
6=	1	Deborah Adams & Marion Levy	C				39.00	46.43		
6=	7	Suzanne Sale & June Cushman	В				39.00	46.43		
8	8	JoEllen Spitz & Nancy Luetge	Α				34.00	40.48		

26th April 2022

STaC - Eight is Enough Team Game 10AM

Ranking

MP Limits - Open/2000/750

···														
Pos	Team	Players		Section Rank		rerall ank	,	Matches		Total IMPS	Wins/ Draws	Score	Master Points	
1	1	Cliff Pleatman & John Meinking Jonathan & Kathryn Burns	Α		1		23	22	30	23	98	4.00	98	2.25 OA Silv
2	2	Amy Fisher & Cecilia Kloecker Terry Brausch & Veida Wasserman	В		2	1	28	22	7	30	87	3.00	87	1.69 OA Silv
3	4	Larry Klein & Sharon Kreitzer Adrianne & Richard Freiberg	В				8	7	27	21	63	2.00	63	0.46 SA Silv
4	3	Bill Atteberry & Barbara Levinson James & Terry Barrett	В				8	28	0	3	39	1.00	39	0.23 SA Silv
5	5	Judy Barron & Paul Pschesang Joanne Earls & Mike Burns	В				2	2	9	0	13	0.00	13	

April 26, 2022 - Royal STAC Open Pairs

Ranking Scorecards Matrix Travellers Hands

Pos	No	Players			ction ank	Match Points	Score %		ste int	
		North / S	ou	ıth						
1	5	Peggy Ammon & Dave Dressman	Α	1		128.81	68.15	1.78	SA	Silv
2	7	Iris Libby & Tom Platt	В	2	1	119.25	63.10	1.25	SA	Silv
3	3	Dan Hance & Cindy Tretter	Α	3		105.75	55.95	0.89	SA	Silv
4=	4	Jack & Brenda Mehalko	Α	4		99.56	52.68	0.49	SA	Silv
4=	9	Bob Frey & Joe Pike	В	4	2	99.56	52.68	0.69	SB	Silv
6	8	Imogene Enzweiler & Jack Ammon	С			84.38	44.65			
7	2	Jeanne Theissen & Diane McNeely	В			72.00	38.10			
8	1	Timothy Martin & Dottie Caster	В			70.88	37.50			
9	6	Evelyn Skaggs & Mike Wheeler	С			70.31	37.20			
		East / W	/es	st						
1	1	Gerry Mirus & Mary Ann Boyle	Α	1		116.00	61.38	1.78	SA	Silv
2	2	Dave Claar & Henry Jackson	Α	2		106.50	56.35	1.25	SA	Silv
3	5	Joan & Howard Simon	Α	3		99.00	52.38	0.89	SA	Silv
4	7	Bart & Mary Ann Jacobs	В	4	1	90.50	47.88	0.91	SB	Silv
5	6	Paula & John Wolfe	С		2	89.50	47.35	0.64	SB	Silv
6	4	Michiko Natsume & Mike Glatt	В			89.00	47.09			
7	3	Arlene Luebbe & Greg Brinker	В			87.00	46.03			
8	8	Bret Earl & Cathy Schreiber	С			78.50	41.53			

27th April 2022 STaC - Queen City Stratified Open & 0-999 Pairs

Queen City Open Pairs Wednesday 0-999 Pairs

Ranking Scorecards Matrix Travellers Hands

Queen City Open Pairs MP Limits - Open/2000/750

Pos	No	Players	Match Points		Master Points
1	Α1	John Meinking & Mike Ma	50.50	60.12	1.69 SA Silv
2	A5	Larry Klein & Barbara Levinson	47.00	55.95	1.18 SA Silv
3	АЗ	Joe & Amy Fisher	43.50	51.79	0.85 SA Silv
4	A6	Anton Habash & Peggy Barrett	42.00	50.00	
5	A2	Cliff Pleatman & Stephen Vogel	41.00	48.81	
6=	Α7	Dennis Schultz & Larry Newman	40.50	48.21	
6=	A8	Cecilia Kloecker & Mary Mulford-Jacobs	40.50	48.21	
8	A4	Bob Carter & Herb Schapera	31.00	36.90	

27th April 2022

STaC - Queen City Stratified Open & 0-999 Pairs

Queen City Open Pairs Wednesday 0-999 Pairs

Ranking Scorecards Matrix Travellers Hands

Wednesday 0-999 Pairs MP Limits - 999/300/75

Pos	No	Players					Match Points		Master Points
		North / Sc	DUI			_	I Onics	70	Tomes
1	ВЗ	Stephanie Jones & Melissa Hellmann	В	1	1		100.50	59.82	0.93 SA Silv
2	В7	James Barrett & Clare Hoesl	В	2	2		100.00	59.52	0.65 SA Silv
3	B2	Frances Hamilton & Terry Barrett	В	3			95.00	56.55	0.47 SA Silv
4=	В6	Vasudha Kale & Vijay Doshi	С			1	84.00	50.00	0.46 SC Silv
4=	В8	Jonathan Burns & Robert Lail	Α				84.00	50.00	
6	В4	Steve Messinger & Sandra Fielman	Α				79.50	47.32	
7	В5	Bruce Tepper & Earl Rivers	С				76.00	45.24	
8	В1	Robert Campbell & Joseph Moravec	С				53.00	31.55	
		East / W	es	t					
1	B5	Patt Olexsey & Joanne Oppelt	В	1	1		112.50	66.96	0.93 SA Silv
2	B6	Kathryn Burns & Carolyn Murray	Α	2			96.00	57.14	0.65 SA Silv
3	В1	Jim Steinke & Linda Costura	C	3	2	1	87.00	51.79	0.53 SC Silv
4	B7	Diane Hawkins & Ginny Myer	В		3		84.00	50.00	0.36 SB Silv
5=	B2	Steven Simon & Korky Kearns	С			2	76.00	45.24	0.32 SC Silv
5=	B4	Verna Gibson & Evelyn McCarthy	С			2	76.00	45.24	0.32 SC Silv
7	В8	Martha Geller & Hal Bernstein	C				72.00	42.86	
8	ВЗ	Dave Newnam & Dave Stifel	С				68.50	40.77	

28th April 2022 - STaC - Queen City 0-1250 Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - 1250/600/300

Pos	No	Players				Match Points		Mast Poin	
		North / Sou	th						
1	3	Steve Baldwin & Jim Eger	В	1	1	98.50	58.63	0.97 SA	Silv
2	8	Anne Rinaldi & Robert Lail	Α	2		94.50	56.25	0.68 SA	Silv
3=	1	Tim & Joanne Oppelt	С	3	2	89.00	52.98	0.43 SE	Silv
3=	2	Robert Letourneau & Charles Dorenkott	С	3	2	89.00	52.98	0.43 SE	Silv
5	6	Barry Wauligman & Betty Torello	Α			87.00	51.79		
6	4	David Francis & Janet Hansen	В			78.00	46.43		
7	7	Carol Vradelis & Charlene Comeaux	Α			77.50	46.13		
8	5	Mary Merryman & Mike Burns	В			58.50	34.82		
		East / Wes	st						
1	5	Dennis Kalberg & Martin Petersen	Α	1		100.50	59.82	0.97 SA	Silv
2	6	Annette Kereiakes & Linda Pretz	В	2	1	99.50	59.23	0.77 SE	Silv
3	7	Jim Jacobson & Joann Behr	С	3	2	88.00	52.38	0.54 SE	Silv
4	3	Cecilia Kloecker & Terry Barrett	В			86.50	51.49		
5	4	Steve Messinger & Sandra Fielman	В			81.50	48.51		
6	1	Carl Willig & Gary Busch	Α			80.50	47.92		
7	8	Anne Kereiakes & Betty Murdock	В			76.50	45.54		
8	2	Jim Steinke & Linda Costura	С			59.00	35.12		

28th April 2022 STaC- Queen City 8 is Enough Team

Ranking

MP Limits - Open/2000/750

Pos	Team	Players	Section Rank		erall ank	1	Mat	che	s	Total IMPS	Wins/ Draws	Score	Master Points
1	7	Lewis Temples & Mary Mulford- Jacobs Bruce Tepper & Anton Habash	В	1	1	28	25	28	27	108	4.00	108	2.70 OA Silv
2	8	Bob Fisk & Pam Campbell Kevin Henry & Monica Ibarra	В	2	2	2	19	26	22	69	3.00	69	2.03 OA Silv
3	3	Michael Purcell & Paul Pschesang James & Terry Barrett	В	3	3	4	11	25	27	67	2.00	67	1.52 OA SIN
4	4	Robert Lail & Jim Steinke Gall Zimmer & Linda Costura	С			26	5	7	23	61	2.00	61	0.46 SA Silv
5	1	John Meinking & Veida Wasserman Melissa Hellmann & Barbara Levinson	А			25	8	23	3	59	2.00	59	0.46 SA Silv
6	6	Larry Klein & Sharon Kreitzer Carol Scovic & Judy Crotty-Hall	В			23	22	2	8	55	2.00	55	0.46 SA Silv
7	2	Frank Lichtenberger & Bert Luken Louise Wolf & Judy Barron	С			5	21	4	3	33	1.00	33	0.23 SA Silv
8	5	June Cushman & Martin Petersen Jeanne Weyers & Susan Hermans	В			7	9	5	7	28	0.00	28	

April 29, 2022 - Royal STAC Open Pairs

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

	MP Limits - Open/2000/750									
Pos	No	Players			ecti Ran		Match Points	Score %	Maste Points	
	North / South									
1	8	Greg Brinker & John Woeste	В	1	1		135.50	62.73	1.78 SA 5	Silv
2	9	Margaret Young & Jackie Toth	Α	2			131.50	60.88	1.25 SA S	Silv
3	2	Imogene Enzweiler & Jack Ammon	C	3	2		111.00	51.39	0.89 SA S	Silv
4	5	Jack & Brenda Mehalko	Α	4			110.00	50.93	0.62 SA S	Silv
5	4	Deborah Cummings & Cindy Tretter	Α				106.00	49.07		
6	1	Timothy Martin & Gail Zimmer	В				103.50	47.92		
7	7	Mary Ann Boyle & Cecile Bockelman	В				98.00	45.37		
8	6	Evelyn Skaggs & Dan Hance	В				95.50	44.21		
9	3	Jeanne Theissen & Joan Simon	В				81.00	37.50		
		East / W	es	t						
1	1	Henry Jackson & Vern Goetz	В	1	1		135.50	62.73	1.78 SA 5	Silv
2	6	Paula Wolfe & Diane Drew	С	2	2	1	130.50	60.42	1.25 SA 5	Silv
3	8	Bob Frey & Joe Pike	В	3	3		115.50	53.47	0.89 SA S	Silv
4	9	Bart Jacobs & Howard Simon	В	4			113.50	52.55	0.62 SA S	Silv
5	4	Peggy Ammon & Dave Dressman	Α				104.00	48.15		
6	5	Michiko Natsume & Mike Glatt	В				103.50	47.92		
7	3	Cathy Sullivan & Bret Earl	С			2	99.50	46.06	0.48 SC 9	Silv
8	2	Diane McNeely & Cathy Schreiber	С				90.50	41.90		
9	7	Mary Ann Jacobs & Dottie Caster	С				79.50	36.81		

29th April 2022 STaC - Queen City Stratified Open Pairs

Ranking Scorecards Matrix Travellers Hands

Pos	No	Players				Match Points		Master Points		
	North / South									
1	6	Patty Eber & Sheldon Kushner	В	1	1	99.50	59.23	1.69 SA Silv		
2	3	Dennis Schultz & Larry Newman	Α	2		96.37	57.36	1.18 SA Silv		
3	5	Mike Ma & Stephen Lonski	В	3	2	88.86	52.89	0.85 SA Silv		
4	1	Bob Fisk & Pam Campbell	Α			86.70	51.61			
5	4	Cecilia Kloecker & Lalitha Yalamanchili	В			85.51	50.90			
6	8	Barbara Boswell & Barbara Levinson	Α			72.35	43.07			
7	2	Betty Torello & Suzanne Sale	В			71.72	42.69			
8	7	Leonard Kanterman & Judy Barron	С			49.33	29.36			
		East / We	st							
1	7	Cliff Pleatman & Stephen Vogel	Α	1		95.88	57.07	1.69 SA Silv		
2	1	Joanne Earls & Mike Burns	С	2	1	94.62	56.32	1.18 SA Silv		
3	4	Anton Habash & Bob Carter	Α	3		90.27	53.73	0.85 SA Silv		
4	5	John Meinking & Anne Frayne	Α			89.08	53.02			
5	8	Annette & Tom Kereiakes	С		2	83.97	49.98	0.60 SB Silv		
6	3	Arun Gupta & Nalin Mehta	В			80.98	48.20			
7	6	Donald Etson & JoEllen Spitz	Α			73.07	43.49			
8	2	Frank Lichtenberger & Herb Schapera	В			63.26	37.65			

30th April 2022 Queen City Stratified Open Pairs & 0-1250 Game

Ranking Scorecards Matrix Travellers Hands

MP Limits - Open/2000/750

		•	-			_					
Pos	No	Players			cti lan		Match Points			aste oint	
1	11	Deborah Cummings & Judy Barron	Α	1			64.13	59.38	1.97	SA	Silv
2	2	Larry Newman & Sharon Kreitzer	В	2	1		64.00	59.26	1.38	SA	Silv
3	1	Adrianne & Richard Freiberg	С	3	2	1	62.44	57.81	0.99	SA	Silv
4	6	Mike Ma & Barbara Levinson	Α	4			56.81	52.60	0.69	SA	Silv
5=	5	Michael Purcell & Mary Mulford-Jacobs	Α				54.00	50.00			
5=	7	Cliff Pleatman & Stephen Vogel	Α				54.00	50.00			
7	4	Jane Duncan & Terry Brausch	В				53.00	49.07			
8	9	Barbara Boswell & Peggy Barrett	Α				52.31	48.44			
9	10	Tim & Joanne Oppelt	С				46.69	43.23			
10	8	Amy Gerowitz & Pam Campbell	В				45.56	42.19			
11	12	Joan Mehl & Justina Clendening	С				39.94	36.98			

Supervised Play

May 7 - Mother's Day Weekend

9:30 Seminar Speaker: Bob Fisk Sign In Sheet: Lorna Davis

Regular Volunteers: Terry Brausch, John Williams

May 14 – Lexington Sectional

9:30 Seminar Speaker: Bob Fisk Sign In Sheet: Lorna Davis

Regular Volunteers: Jane Duncan, Terry Brausch

May 21

9:30 Seminar Speaker: John Williams

Sign In Sheet: Lorna Davis

Regular Volunteers: Terry Brausch, Bob Fisk

May 28 - Cleveland Regional & Memorial Day Weekend

9:30 Seminar Speaker: John Williams

Sign In Sheet: Lorna Davis

Regular Volunteers: Terry Brausch, Bob Fisk

Save the Dates:







For more details, go to the Unit 124 Website at: http://www.cincybridge.com



21 MAY 2022

UNITAWARDS

Luncheon - Medallion Game

Mini-McKenney - Ace of Clubs New Life Masters - 2019/2020/2021

LUNCH NOON

UNIT CHAMPIONSHIP 1 PM

Open and U1250 Sections

Award Winners Play FREE

\$17 per person (\$8 Bridge Only)

\$9 Lunch - Award Winners Only

Reserve Lunch & Game by 5/18 at:

https://forms.gle/UeoGLD3vcoWJVFjC8

Choose One: Ham, Turkey, Roast Beef, Vegetarian

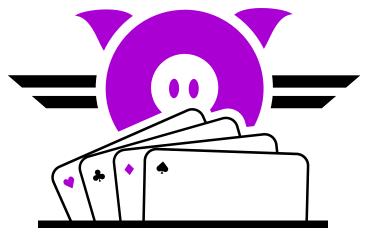
Choose One: Open or 0-1250 MPs

Need a Partner? Contact Bert Luken bertluken@gmail.com





June 12-17, 2022



MORE INFO: CINCYBRIDGE.COM

Delta Hotels by Marriott 11320 Chester Road Cincinnati OH 45246 (513) 771-2080 Online Reservation Link

TWO-DAY FLYING PIG PAIRS
CHAMPIONSHIP WEDNESDAY - THURSDAY
T-SHIRTS FOR EVERYONE!
(SUPPLIES LIMITED)

2022 Cincinnati Flying Pig Regional EVENT SCHEDULE

Bold - Multiple Session Event U750 - Under 750 MP Only Knockout Teams in Blue NLM Events in Green Swiss Teams in Purple

	10:00am	2:30рм	7:30рм	
SUNDAY JUNE 12	Tournament Set Up (8AM-11AM)	NOTE: SUNDAY EVENT • U750 Road Hog Gold Ro • Road Hog Open Pa • Porky Pig KO (R	TS AT 12:00 and 4:30 ush Pairs (2 sessions) airs (2 sessions)	
JUNE 12		• Open Pairs Side Series "A"*		
	∙U750 Pig in a Poke Gold∙Pig in a Poke Open	-	Outus Brita	
MONDAY JUNE 13	• Porky Pig KO (Rd 3) • Open Pairs Side Series "C"	• Porky Pig KO (Rd 4) • Open Pairs Side Series "C"	Open PairsSide Series "B"NLM Pairs	
THECDAY	• U750 Hog Wild Gold Rush S • Hog Wild Open Swiss			
TUESDAY JUNE 14	• Open Pairs Side Series "C" • NLM Pairs	• Open Pairs Side Series "C" • NLM Pairs	• Open Pairs Side Series "B"	
WEDNESDAY JUNE 15	• Flying Pig Pairs (2 Session C • U750 Curly Tail Gold Ro • Miss Piggy KO (R	• "Eight Is Enough" Hogwash Horizontal Swiss (Round 1) • Open Pairs		
	• Open Pairs Side Series "D"	• Open Pairs Side Series "D"	Side Series "B"	
THURSDAY JUNE 16	• Flying Pig Pairs (2 Session Final) • U750 Three Little Pigs Gold • Three Little Pigs Ope	— <mark>9:30</mark> ам <mark>Start)</mark> d Rush Pairs (2 sessions)	• "Eight Is Enough" Hogwash Horizontal Swiss (Round 2) • Open Pairs Side Series "B"	
	• Miss Piggy KO (Rd 3) • Open Pairs Side Series "D" • NLM Pairs	Slue Series "B"		
FRIDAY JUNE 17	 Hog Heaven Open : 2000 Bracketed Rog (2 session plane) 	ound Robin Teams	That's All Folks!	

U750 - All players must be under 750 MPs

* Depending on Attendance

Bold – Two Session Event (single session pairs may be folded into existing events)

Knockout Teams in Blue NLM Events in Green

Swiss Teams in Purple

Schedule May Change Based on Attendance

2022 FLYING PIG REGIONAL

Spotlight on Events

Mini-Soloway KOs

- All KO Brackets Run as 2-Session Swiss or Round Robin For Rounds 1-2
- Top 4 Teams in Each Bracket Qualify for Semifinals
- Top Qualifier in Each Bracket Chooses from 3rd and 4th Place Team as Semifinal Opponent

Why You'll LOVE This Format

- KO Teams Guaranteed Two Sessions of
 - Play Every Day
 - No More Side Swiss
 - Increased MP Awards for Small Brackets
 - No Unlucky First Round Draws
 - More Balanced Brackets



Eight is Enough!

Wed-Thurs Evening Swiss

Players are assigned a point value based on MP A team may not have more than 8 points of players

1 Point: < 400 Masterpoints 2 Point: 400-1500 Masterpoints 3 Point: > 1500 Masterpoints

5 or 6 player teams are permitted, but no team may field a team with more than 8 points of players in any round

FLYING PIG PAIRS CHAMPIONSHIP

The Only Two-Day Championship Pairs
Event in the Midwest
Wednesday, June 15: 2-session Qualifying
Thursday, June 16: 2-session Final



Completely Remodeled!



New Restaurant and Bar with Starbucks



Totally Renovated Sleeping Rooms

Stratifications

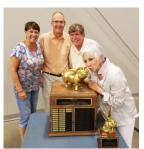
Open Pairs & Side Games (w/o Gold Rush) 2500+/750-2500/0-750

Gold Rush Pairs & Swiss 400-750/150-400/0-150

Open Pairs & Swiss (with Gold Rush) 4000+/1500-4000/0-1500 Flying Pig Pairs Championship Not Stratified

All players in events with upper MP limit must be under limit
All events stratified by average MPs
KO events may be handicapped

2022 FLYING PIG REGIONAL



Newly
Crowned Life
Masters at
the Flying Pig
Are Engraved
on Pigasus!



T-Shirts for Everyone!



Flying Pig Caddies!

Spacious Playing Rooms!



Event FAQ

Q: What are the COVID vaccination requirements? A: Proof of vaccination is required. Please bring your vaccination card - you will not be allowed to play without one.

Q: Are masks required? A: Current ACBL policies follow CDC guidance, which do no not require masks for players. In the unlikely event that the CDC recommendations or local regulations change, we will comply. We welcome you to wear masks, especially out of respect for opponents who are wearing them at your table.

Q: What games pay Gold? A: All 2-session events pay gold for event overalls and section tops.

Q: What are "Bracketed Round Robins?"A: The entire field is divided into small brackets and each team plays every other team in their own bracket in a kind of mini-Swiss. These events have proven to be quite popular across the ACBL.





★ Tournament Chair **★**

A.J. Stephani FlyingPig.Chair@cincybridge.com (513) 313-0488

Partnerships *

Rob Lail FlyingPig.Partnerships@cincybridge.com (303) 668-7039

A NLM Program

Monica Ibarra FlyingPig.NLM@cincybridge.com (513) 240-2767

♥ Hotel Information ♥

Delta Hotels by Marriott 11320 Chester Road (513) 771-2080

\$89/Night Double or King All Week Long Or by phone: ask for "Flying Pig Regional" Rate Must reserve by May 22, 2022

Online Reservation Link





MORE INFO: CINCYBRIDGE.COM

Cincinnati Bridge Association Profit & Loss Prev Year Comparison January through March 2022

	Jan - Mar 22	Jan - Mar 21	\$ Change	% Change
dinary Income/Expense				
Income				
ACBL	1,437.00	1,595.13	-158.13	-9.9%
Credit Card Rewards	25.00	25.00	0.00	0.0%
Education/Donations/Other				
Donations/COVID	1,990.74	0.00	1,990.74	100.0%
OLLI Income	950.00	0.00	950.00	100.0%
Supervised Play	485.00	0.00	485.00	100.0%
Teacher Rental Income	51.00	0.00	51.00	100.0%
Total Education/Donations/Other	3,476.74	0.00	3,476.74	100.0%
Table Fees				
Altman Monday Evening Bridge	1,102.50	0.00	1,102.50	100.0%
CBA Virtual Club	475.88	3,421.50	-2,945.62	-86.1%
Deschapelles	442.50	0.00	442.50	100.0%
Friday Non Sanctioned	360.00	0.00	360.00	100.0%
Friday Open Queen City Duplicat	862.50	1,355.97	-493.47	-36.4%
Saturday Afternoon	862.50	388.58	473.92	122.0%
Thursday Evening	0.00	388.58	-388.58	-100.0%
Thursday Morning	0.00	741.42	-741.42	-100.0%
Thursday Morning 0-1250	1,387.50	0.00	1.387.50	100.0%
Thursday Queen City 8 is Enough	750.00	0.00	750.00	100.0%
Tuesday Queen City 8 is Enough	60.00	0.00	60.00	100.0%
Wednesday Queen City Duplicate	1,208.00	0.00	1,208.00	100.0%
Total Table Fees	7,511.38	6,296.05	1,215.33	19.3%
Table Fees - CBA				
Tuesday Evening CBA	0.00	353.07	-353.07	-100.0%
Total Table Fees - CBA	0.00	353.07	-353.07	-100.0%
Total Income	12,450.12	8,269.25	4,180.87	50.6%
Gross Profit	12,450.12	8,269.25	4,180.87	50.6%
Expense				
Bank Fee				
Square Fees	94.85	0.00	94.85	100.0%
Bank Fee - Other	30.00	0.00	30.00	100.0%
Total Bank Fee	124.85	0.00	124.85	100.0%
Board & District Meetings	004.00	0.00	004.00	400.00/
Holiday Party	624.00	0.00	624.00	100.0%
Total Board & District Meetings	624.00	0.00	624.00	100.0%

Cincinnati Bridge Association Profit & Loss Prev Year Comparison January through March 2022

	Jan - Mar 22	Jan - Mar 21	\$ Change	% Change
Building Expense				
Cincinnati Bell	425.58	266.58	159.00	59.6%
Cleaning	1,785.00	780.00	1,005.00	128.9%
Duke Energy	1,805.02	596.63	1,208.39	202.5%
Repairs and Maintenance	549.00	0.00	549.00	100.0%
Total Building Expense	4,564.60	1,643.21	2,921.39	177.8%
Free Plays				
Free Plays - Redemptions	24.00	0.00	24.00	100.0%
Free Plays - Volunteer Comp.	98.00	0.00	98.00	100.0%
Total Free Plays	122.00	0.00	122.00	100.0%
Game Expenses				
ACBL Sanction Fees/Records	12.00	104.00	-92.00	-88.5%
STaC Fees	9.95	0.00	9.95	100.0%
Total Game Expenses	21.95	104.00	-82.05	-78.9%
Rent				
Base Bldg Rent	8,817.00	7,275.00	1,542.00	21.2%
Common Area Maintenance	1,472.93	3,570.31	-2,097.38	-58.8%
Tables - Storage	165.00	110.00	55.00	50.0%
Total Rent	10,454.93	10,955.31	-500.38	-4.6%
Supplies				
Computers, Copiers & Printers	18.32	17.24	1.08	6.3%
Supplies - Bridge	0.00	30.00	-30.00	-100.0%
Supplies - General	51.26	0.00	51.26	100.0%
Supplies - Kitchen, Snacks, Etc	162.78	120.00	42.78	35.7%
Supplies & Repairs	433.15	0.00	433.15	100.0%
Total Supplies	665.51	167.24	498.27	297.9%
Tax on Investment Income	0.00	-79.75	79.75	100.0%
Total Expense	16,577.84	12,790.01	3,787.83	29.6%
Net Ordinary Income	-4,127.72	-4,520.76	393.04	8.7%

Cincinnati Bridge Association Profit & Loss Prev Year Comparison January through March 2022

	Jan - Mar 22	Jan - Mar 21	\$ Change	% Change
Other Income/Expense				
Other Income				
Tournament Revenue				
February STaC	2,310.00	0.00	2,310.00	100.0%
January STaC	1,935.50	0.00	1,935.50	100.0%
March STaC	2,359.00	0.00	2,359.00	100.0%
Total Tournament Revenue	6,604.50	0.00	6,604.50	100.0%
Total Other Income	6,604.50	0.00	6,604.50	100.0%
Other Expense				
Tournament Expenses				
ACBL fees	5,186.31	0.00	5,186.31	100.0%
Total Tournament Expenses	5,186.31	0.00	5,186.31	100.0%
Total Other Expense	5,186.31	0.00	5,186.31	100.0%
Net Other Income	1,418.19	0.00	1,418.19	100.0%
Net Income	-2,709.53	-4,520.76	1,811.23	40.1%

	СВА	СВС	TOTAL
Ordinary Income/Expense			
Income			
ACBL	1,437.00	0.00	1,437.00
Credit Card Rewards	25.00	0.00	25.00
Education/Donations/Other			
Donations/COVID	1,990.74	0.00	1,990.74
OLLI Income	950.00	0.00	950.00
Supervised Play	29.00	456.00	485.00
Teacher Rental Income	51.00	0.00	51.00
Total Education/Donations/Other	3,020.74	456.00	3,476.74
Table Fees			
Altman Monday Evening Bridge	0.00	1,102.50	1,102.50
CBA Virtual Club	475.88	0.00	475.88
Deschapelles	0.00	442.50	442.50
Friday Non Sanctioned	0.00	360.00	360.00
Friday Open Queen City Duplicat	0.00	862.50	862.50
Saturday Afternoon	0.00	862.50	862.50
Thursday Morning 0-1250	0.00	1,387.50	1,387.50
Thursday Queen City 8 is Enough	0.00	750.00	750.00
Tuesday Queen City 8 is Enough	0.00	60.00	60.00
Wednesday Queen City Duplicate	0.00	1,208.00	1,208.00
Total Table Fees	475.88	7,035.50	7,511.38
Total Income	4,958.62	7,491.50	12,450.12
Gross Profit	4,958.62	7,491.50	12,450.12
Expense			
Bank Fee	94.85	0.00	94.85
Square Fees Bank Fee - Other	94.65 30.00	0.00	94.65 30.00
Dank ree - Other	30.00	0.00	30.00
Total Bank Fee	124.85	0.00	124.85
Board & District Meetings			
Holiday Party	624.00	0.00	624.00
Total Board & District Meetings	624.00	0.00	624.00
Building Expense			
Cincinnati Bell	0.00	425.58	425.58
Cleaning	0.00	1,785.00	1,785.00
Duke Energy	0.00	1,805.02	1,805.02
Repairs and Maintenance	0.00	549.00	549.00
Total Building Expense	0.00	4,564.60	4,564.60

	СВА	CBC	TOTAL
Free Plays Free Plays - Redemptions Free Plays - Volunteer Comp.	0.00 48.75	24.00 49.25	24.00 98.00
Total Free Plays	48.75	73.25	122.00
Game Expenses ACBL Sanction Fees/Records STaC Fees	12.00 9.95	0.00	12.00 9.95
Total Game Expenses	21.95	0.00	21.95
Rent Base Bldg Rent Common Area Maintenance Tables - Storage	0.00 0.00 165.00	8,817.00 1,472.93 0.00	8,817.00 1,472.93 165.00
Total Rent	165.00	10,289.93	10,454.93
Supplies Computers, Copiers & Printers Supplies - General Supplies - Kitchen, Snacks, Etc Supplies & Repairs	0.00 191.94 0.00 0.00	18.32 -140.68 162.78 433.15	18.32 51.26 162.78 433.15
Total Supplies	191.94	473.57	665.51
Total Expense	1,176.49	15,401.35	16,577.84
Net Ordinary Income	3,782.13	-7,909.85	-4,127.72
Other Income/Expense Other Income Tournament Revenue February STaC January STaC March STaC	2,310.00 1,886.50 2,359.00	0.00 49.00 0.00	2,310.00 1,935.50 2,359.00
Total Tournament Revenue	6,555.50	49.00	6,604.50
Total Other Income	6,555.50	49.00	6,604.50

	СВА	СВС	TOTAL
Other Expense			
Tournament Expenses ACBL fees	5,186.31	0.00	5,186.31
Total Tournament Expenses	5,186.31	0.00	5,186.31
Total Other Expense	5,186.31	0.00	5,186.31
Net Other Income	1,369.19	49.00	1,418.19
Net Income	5,151.32	-7,860.85	-2,709.53

	Mar 31, 22	Mar 31, 21	\$ Change	% Change
ASSETS Current Assets Checking/Savings CBA Investments TDA CBA Invested Cash TDA Gain/Loss	119,427.47 76,172.78	139,419.74 66,229.22	-19,992.27 9,943.56	-14.3% 15.0%
Total CBA Investments	195,600.25	205,648.96	-10,048.71	-4.9%
US Bank Checking US Bank Money Market	32,528.50 0.00	32,324.08 -9.53	204.42 9.53	0.6% 100.0%
Total Checking/Savings	228,128.75	237,963.51	-9,834.76	-4.1%
Other Current Assets ST Lease Asset	32,757.19	0.00	32,757.19	100.0%
Total Other Current Assets	32,757.19	0.00	32,757.19	100.0%
Total Current Assets	260,885.94	237,963.51	22,922.43	9.6%
Other Assets Investment Unrealized Gain/Loss LT Lease Asset	-1,007.73 120,109.71	0.00 0.00	-1,007.73 120,109.71	-100.0% 100.0%
Total Other Assets	119,101.98	0.00	119,101.98	100.0%
TOTAL ASSETS	379,987.92	237,963.51	142,024.41	59.7%
LIABILITIES & EQUITY Liabilities Current Liabilities Accounts Payable Accounts Payable	0.00	834.00	-834.00	-100.0%
Total Accounts Payable	0.00	834.00	-834.00	-100.0%
Other Current Liabilities Sachs Fund ST Lease Liability	2,797.09 32,757.19	2,797.09 0.00	0.00 32,757.19	0.0% 100.0%
Total Other Current Liabilities	35,554.28	2,797.09	32,757.19	1,171.1%
Total Current Liabilities	35,554.28	3,631.09	31,923.19	879.2%
Long Term Liabilities LT Lease Liability	120,109.71	0.00	120,109.71	100.0%
Total Long Term Liabilities	120,109.71	0.00	120,109.71	100.0%
Total Liabilities	155,663.99	3,631.09	152,032.90	4,187.0%

	Mar 31, 22	Mar 31, 21	\$ Change	% Change
Equity				
Opening Balance Equity	32,096.63	32,096.63	0.00	0.0%
Retained Earnings	194,936.83	206,756.55	-11,819.72	-5.7%
Net Income	-2,709.53	-4,520.76	1,811.23	40.1%
Total Equity	224,323.93	234,332.42	-10,008.49	-4.3%
TOTAL LIABILITIES & EQUITY	379,987.92	237,963.51	142,024.41	59.7%

	Dec 31, 21	Dec 31, 20	\$ Change	% Change
ASSETS Current Assets Checking/Savings				
CBA Investments TDA CBA Invested Cash TDA Gain/Loss	119,427.47 76,172.78	139,419.74 66,229.22	-19,992.27 9,943.56	-14.3% 15.0%
Total CBA Investments	195,600.25	205,648.96	-10,048.71	-4.9%
US Bank Checking US Bank Money Market	35,238.03 0.00	36,844.84 -9.53	-1,606.81 9.53	-4.4% 100.0%
Total Checking/Savings	230,838.28	242,484.27	-11,645.99	-4.8%
Other Current Assets ST Lease Asset	32,757.19	0.00	32,757.19	100.0%
Total Other Current Assets	32,757.19	0.00	32,757.19	100.0%
Total Current Assets	263,595.47	242,484.27	21,111.20	8.7%
Other Assets Investment Unrealized Gain/Loss LT Lease Asset	-1,007.73 120,109.71	0.00 0.00	-1,007.73 120,109.71	-100.0% 100.0%
Total Other Assets	119,101.98	0.00	119,101.98	100.0%
TOTAL ASSETS	382,697.45	242,484.27	140,213.18	57.8%
LIABILITIES & EQUITY Liabilities Current Liabilities Accounts Payable Accounts Payable	0.00	834.00	-834.00	-100.0%
Total Accounts Payable	0.00	834.00	-834.00	-100.0%
Other Current Liabilities Sachs Fund ST Lease Liability	2,797.09 32,757.19	2,797.09 0.00	0.00 32,757.19	0.0% 100.0%
Total Other Current Liabilities	35,554.28	2,797.09	32,757.19	1,171.1%
Total Current Liabilities	35,554.28	3,631.09	31,923.19	879.2%
Long Term Liabilities LT Lease Liability	120,109.71	0.00	120,109.71	100.0%
Total Long Term Liabilities	120,109.71	0.00	120,109.71	100.0%
Total Liabilities	155,663.99	3,631.09	152,032.90	4,187.0%

	Dec 31, 21	Dec 31, 20	\$ Change	% Change
Equity				
Opening Balance Equity	32,096.63	32,096.63	0.00	0.0%
Retained Earnings	206,756.55	230,061.72	-23,305.17	-10.1%
Net Income	-11,819.72	-23,305.17	11,485.45	49.3%
Total Equity	227,033.46	238,853.18	-11,819.72	-5.0%
TOTAL LIABILITIES & EQUITY	382,697.45	242,484.27	140,213.18	57.8%

_	СВА	СВС	TOTAL
Ordinary Income/Expense			
Income			
ACBL	3,389.62	0.00	3,389.62
Credit Card Rewards	25.00	25.00	50.00
Education/Donations/Other			
Come & Play	0.00	80.00	80.00
Donations/COVID	10,810.00	0.00	10,810.00
Free Play Sale	0.00	144.00	144.00
OLLI Income	665.00	0.00	665.00
Supervised Play	0.00	644.00	644.00
Total Education/Donations/Other	11,475.00	868.00	12,343.00
Investments			
Dividend Income	8,671.53	0.00	8,671.53
Gain/Loss on Securities	1,425.60	0.00	1,425.60
Total Investments	10,097.13	0.00	10,097.13
Table Fees			
Altman Monday Evening Bridge	0.00	997.50	997.50
CBA Virtual Club	5,479.22	0.00	5,479.22
Deschapelles	0.00	1,170.00	1,170.00
Friday Open Queen City Duplicat	0.00	5,375.41	5,375.41
Saturday Afternoon	0.00	1,668.70	1,668.70
Thursday Evening	0.00	1,378.58	1,378.58
Thursday Morning	0.00	862.91	862.91
Thursday Morning 0-1250	0.00	2,880.00	2,880.00
Thursday Queen City 8 is Enough	0.00	375.00	375.00
Wednesday Queen City Duplicate	0.00	3,592.50	3,592.50
Total Table Fees	5,479.22	18,300.60	23,779.82
Table Fees - CBA			
Holiday Party	1,803.00	0.00	1,803.00
Special Games-Rent	-2,062.50	2,062.50	0.00
Tuesday Evening CBA	357.58	0.00	357.58
Total Table Fees - CBA	98.08	2,062.50	2,160.58
Total Income	30,564.05	21,256.10	51,820.15
Gross Profit	30,564.05	21,256.10	51,820.15

	СВА		СВС		TOTAL
Expense					
Bank Fee	04.00		0.00		04.00
Square Fees Bank Fee - Other	21.38 60.00		0.00 0.00		21.38 60.00
Bank ree - Other	60.00		0.00		60.00
Total Bank Fee		81.38	0	.00	81.38
Board & District Meetings					
Holiday Party	20.00		0.00		20.00
Total Board & District Meetings		20.00	0	.00	20.00
Building Expense					
Cincinnati Bell	0.00		1,545.33		1,545.33
Cleaning	0.00		4,375.56		4,375.56
Duke Energy	0.00		4,063.65		4,063.65
Repairs and Maintenance	0.00		1,478.75		1,478.75
Total Building Expense		0.00	11,463	.29	11,463.29
Free Plays					
Free Plays - Redemptions	16.00		80.00		96.00
Free Plays - Volunteer Comp.	0.00		168.75		168.75
Total Free Plays		16.00	248	.75	264.75
Game Expenses					
ACBL Sanction Fees/Records	1,192.00		0.00		1,192.00
Educational Event Expense	·				·
Educational Development					
Teacher Compensation	450.00		0.00		450.00
Total Educational Development	450.00		0.00		450.00
Educational Event Expense - Other	200.39		0.00		200.39
Total Educational Event Expense	650.39		0.00		650.39
Total Game Expenses	1,8	342.39	0	.00	1,842.39
Insurance	2	119.00	419	.00	838.00
Internet		0.00	73	.48	73.48
Miscellaneous	-8	343.53	0	.00	-843.53
Rent					
Base Bldg Rent	0.00		30,555.00		30,555.00
Common Area Maintenance	0.00		15,790.95		15,790.95
Tables - Storage	495.00		0.00		495.00

Tax on Investment Income 2,464.46 0.00 2,464.44 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 700 Other Income 80,000 1,000.00 1,000.00 1,000.00 1,000.00 1,000.00 6,420.52 0.00 1,000.00 6,420.52 0.00 3,155.00 0.00 3,155.00 0.00 10,575.5 0.00 10,575.5 0.00 10,575.5 0.00 10,575.5 0.00 10,575.5 0.00 437.72 0.00 437.72 0.00 437.72 0.00 437.72 0.00 472.97 0.00 472.97 0.00 472.97 0.00 2,290.00 2,000.00 5,000.00 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000 471.19 10,000		СВА	CBC	TOTAL
Supplies - Bridge 30 00 -50 00 -20 00 Supplies - Ceneral 71 35 151 34 222 89 Supplies - Kitchen, Snacks, Etc 24 00 1,003 17 1,027,17 Supplies - Chiter 0.00 233.97 233.97 Supplies - Other 0.00 53.31 53.31 Total Supplies 585.46 1,912.88 2,498.3 Tax on Investment Income 2,464.46 0.00 2,464.4 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense 3,080.00 0.00 1,000.00 Other Income 1,000.00 0.00 1,000.00 NAOP 1,000.00 0.00 1,000.00 Total Tournament Revenue 10,575.52 0.00 10,575.52 Total Other Income 472.97 0.00 472.97 ACBL fees 437.72 0.00 472.97 ACBL fees 472.97 0.00 472.97	Supplies			
Supplies - General Supplies	Computers, Copiers & Printers		521.09	981.20
Supplies - Kitchen, Snacks, Etc Supplies - Repairs Supplies - Other 24 00 0.00 1,003.17 233.97 233.97 233.97 1,027.17 233.97 233.97 Total Supplies 585.46 1,912.88 2,498.3 Tax on Investment Income 2,464.46 0.00 2,464.4 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 1,000.00 0.00 1,000.00 Tournament Revenue 1,000.00 0.00 1,000.00 Total Tournament Revenue 10,575.52 0.00 10,575.55 Total Other Income 10,575.52 0.00 10,575.55 Total Other Income 437.72 0.00 437.72 Advertising 472.97 0.00 422.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 471.19 Total Tournament Expenses 8,671.88 0.00	Supplies - Bridge	30.00	-50.00	-20.00
Supplies & Repairs Supplies - Other 0.00 233.97 5.331 233.97 5.331 Supplies - Other 0.00 53.31 53.31 Total Supplies 585.46 1.912.88 2.498.3 Tax on Investment Income 2,464.46 0.00 2.464.44 Total Expense 5,080.16 60.463.35 65.543.5 Net Ordinary Income 25,483.89 39,207.25 -13,723.3 Other Income/Expense Other Income 7 1,000.00 0.00 1,000.00 0.00 1,000.00 6,420.52 0.00 1,000.00 6,420.52 0.00 3,155.00 0.00 1,057.55 0.00 10,575.50 0.00 10,575.50 0.00 10,575.55 0.00 10,575.55 0.00 10,575.55 0.00 437.72 0.00 437.72 0.00 472.97 0.00 472.97 0.00 472.97 0.00 472.97 0.00 2,290.00 5,000.00 5,000.00 5,000.00 6,000.00 5,000.00 6,000.00 5,000.00 6,000.00 5,000.00 6,000.00 6,00	Supplies - General	71.35	151.34	222.69
Supplies - Other 0.00 53.31 53.31 Total Supplies 585.46 1,912.88 2,498.3 Tax on Investment Income 2,464.46 0.00 2,464.44 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense		24.00	1,003.17	1,027.17
Total Supplies 585.46 1,912.88 2,498.3 Tax on Investment Income 2,464.46 0.00 2,464.4 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 2000 0.00 1,000.00 Tournament Revenue 1,000.00 0.00 1,000.00 NAOP 1,000.00 0.00 1,000.00 Tournament - Regional 6,420.52 0.00 10,575.00 Total Tournament Revenue 10,575.52 0.00 10,575.52 Total Other Income 10,575.52 0.00 10,575.55 Other Expense 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 2,290.00 471.19 Total Tournament Expenses 471.19 0.00 471.19 Total Tournament Expenses 8,671.88	Supplies & Repairs	0.00	233.97	233.97
Tax on Investment Income 2,464.46 0.00 2,464.44 Total Expense 5,080.16 60,463.35 65,543.55 Net Ordinary Income 25,483.89 -39,207.25 -13,723.33 Other Income/Expense Other Income 30,000 0.00 1,000.00 Tournament Revenue 1,000.00 0.00 1,000.00 NAOP Tournament - Sectional 3,155.00 0.00 3,165.00 Total Tournament Revenue 10,575.52 0.00 10,575.55 Total Other Income 10,575.52 0.00 437.72 ACBL fees 437.72 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,280.00 0.00 2,280.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.8 0.00 8,671.8 Total Other Expense 8,671.80 0.00 8,671.8 Action of the Expense 8,671.80 0.00 </td <td>Supplies - Other</td> <td>0.00</td> <td>53.31</td> <td>53.31</td>	Supplies - Other	0.00	53.31	53.31
Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income Tournament Revenue NAOP Tournament - Regional 1,000.00 6,420.52 0.00 0 1,000.00 1,000.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Advertising Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility Food/Supplies 5,000.00 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64	Total Supplies	585.46	1,912.88	2,498.34
Net Ordinary Income 25,483.89 -39,207.25 -13,723.33 Other Income/Expense Other Income Tournament Revenue Tournament Revenue 1,000.00 0.00 1,000.00 6,420.52 0.00 6,420.52 0.00 6,420.52 0.00 3,155.00 0.00 10,575.50 0.00 0.00 0.0	Tax on Investment Income	2,464.46	0.00	2,464.4
Other Income/Expense Other Income Tournament Revenue NAOP Tournament - Regional 1,000.00 (6,420.52) 0.00 (6,420.52) Tournament - Sectional 3,155.00 0.00 (3,155.00) Total Tournament Revenue 10,575.52 0.00 (0,00) 10,575.5 Other Income 10,575.52 0.00 (0,00) 10,575.5 Other Expense Tournament Expenses 437.72 0.00 (0,00) 437.72 ACBL fees 437.72 0.00 (0,00) 472.97 Director/Caddy Compensation 2,290.00 (0,00) 0.00 (0,00) 2,290.00 Facility 5,000.00 (0,00) 0.00 (0,00) 5,000.00 Food/Supplies 471.19 (0,00) 471.19 Total Tournament Expenses 8,671.88 (0,00) 0.00 (0,00) 8,671.8 Total Other Expense 8,671.88 (0,00) 0.00 (0,00) 8,671.8 Net Other Income 1,903.64 (0,00) 0.00 (0,00) 1,903.60	Total Expense	5,080.16	60,463.35	65,543.5
Other Income Tournament Revenue 1,000.00 0.00 1,000.00 NAOP Tournament - Regional 6,420.52 0.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64	Net Ordinary Income	25,483.89	-39,207.25	-13,723.3
Tournament Revenue NAOP Tournament - Regional 1,000.00 6,420.52 0.00 0.00 1,000.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense Tournament Expenses 437.72 0.00 437.72 ACBL fees Advertising Director/Caddy Compensation Facility 472.97 0.00 472.97 Director/Caddy Compensation Facility 5,000.00 0.00 2,290.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64				
NAOP				
Tournament - Regional 6,420.52 0.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 437.75 Other Expense Tournament Expenses 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 8,671.8 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64				
Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense Tournament Expenses ACBL fees Advertising 437.72 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation Facility 5,000.00 0.00 2,290.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense	Tournament - Regional	6,420.52	0.00	6,420.52
Total Other Income 10,575.52 0.00 10,575.55 Other Expense Tournament Expenses ACBL fees 437.72 0.00 437.72 Advertising Director/Caddy Compensation Facility Food/Supplies 472.97 0.00 2,290.00 2,290.00 5,000.00 5,000.00 5,000.00 5,000.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64	Tournament - Sectional	3,155.00	0.00	3,155.00
Other Expense Tournament Expenses 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Advertising 472.97 0.00 2,290.00 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	Total Tournament Revenue	10,575.52	0.00	10,575.5
Tournament Expenses ACBL fees 437.72 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64	Total Other Income	10,575.52	0.00	10,575.5
ACBL fees 437.72 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64	•			
Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Facility Food/Supplies 5,000.00 471.19 0.00 0.00 0.00 471.19 5,000.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	•			
Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6		•		•
Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6		-,		
Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	Food/Supplies	471.19	0.00	471.19
Net Other Income 1,903.64 0.00 1,903.6	Total Tournament Expenses	8,671.88	0.00	8,671.8
	Total Other Expense	8,671.88	0.00	8,671.8
et Income 27,387.53 -39,207.25 -11,819.7	Net Other Income	1,903.64	0.00	1,903.6
	et Income	27,387.53	-39,207.25	-11,819.7

	Dec 31, 21	Dec 31, 20	\$ Change	% Change
ASSETS Current Assets Checking/Savings				
CBA Investments TDA CBA Invested Cash TDA Gain/Loss	119,427.47 76,172.78	139,419.74 66,229.22	-19,992.27 9,943.56	-14.3% 15.0%
Total CBA Investments	195,600.25	205,648.96	-10,048.71	-4.9%
US Bank Checking US Bank Money Market	35,238.03 0.00	36,844.84 -9.53	-1,606.81 9.53	-4.4% 100.0%
Total Checking/Savings	230,838.28	242,484.27	-11,645.99	-4.8%
Other Current Assets ST Lease Asset	32,757.19	0.00	32,757.19	100.0%
Total Other Current Assets	32,757.19	0.00	32,757.19	100.0%
Total Current Assets	263,595.47	242,484.27	21,111.20	8.7%
Other Assets Investment Unrealized Gain/Loss LT Lease Asset	-1,007.73 120,109.71	0.00 0.00	-1,007.73 120,109.71	-100.0% 100.0%
Total Other Assets	119,101.98	0.00	119,101.98	100.0%
TOTAL ASSETS	382,697.45	242,484.27	140,213.18	57.8%
LIABILITIES & EQUITY Liabilities Current Liabilities Accounts Payable Accounts Payable	0.00	834.00	-834.00	-100.0%
Total Accounts Payable	0.00	834.00	-834.00	-100.0%
Other Current Liabilities Sachs Fund ST Lease Liability	2,797.09 32,757.19	2,797.09 0.00	0.00 32,757.19	0.0% 100.0%
Total Other Current Liabilities	35,554.28	2,797.09	32,757.19	1,171.1%
Total Current Liabilities	35,554.28	3,631.09	31,923.19	879.2%
Long Term Liabilities LT Lease Liability	120,109.71	0.00	120,109.71	100.0%
Total Long Term Liabilities	120,109.71	0.00	120,109.71	100.0%
Total Liabilities	155,663.99	3,631.09	152,032.90	4,187.0%

	Dec 31, 21	Dec 31, 20	\$ Change	% Change
Equity				
Opening Balance Equity	32,096.63	32,096.63	0.00	0.0%
Retained Earnings	206,756.55	230,061.72	-23,305.17	-10.1%
Net Income	-11,819.72	-23,305.17	11,485.45	49.3%
Total Equity	227,033.46	238,853.18	-11,819.72	-5.0%
TOTAL LIABILITIES & EQUITY	382,697.45	242,484.27	140,213.18	57.8%

_	СВА	СВС	TOTAL
Ordinary Income/Expense			
Income			
ACBL	3,389.62	0.00	3,389.62
Credit Card Rewards	25.00	25.00	50.00
Education/Donations/Other			
Come & Play	0.00	80.00	80.00
Donations/COVID	10,810.00	0.00	10,810.00
Free Play Sale	0.00	144.00	144.00
OLLI Income	665.00	0.00	665.00
Supervised Play	0.00	644.00	644.00
Total Education/Donations/Other	11,475.00	868.00	12,343.00
Investments			
Dividend Income	8,671.53	0.00	8,671.53
Gain/Loss on Securities	1,425.60	0.00	1,425.60
Total Investments	10,097.13	0.00	10,097.13
Table Fees			
Altman Monday Evening Bridge	0.00	997.50	997.50
CBA Virtual Club	5,479.22	0.00	5,479.22
Deschapelles	0.00	1,170.00	1,170.00
Friday Open Queen City Duplicat	0.00	5,375.41	5,375.41
Saturday Afternoon	0.00	1,668.70	1,668.70
Thursday Evening	0.00	1,378.58	1,378.58
Thursday Morning	0.00	862.91	862.91
Thursday Morning 0-1250	0.00	2,880.00	2,880.00
Thursday Queen City 8 is Enough	0.00	375.00	375.00
Wednesday Queen City Duplicate	0.00	3,592.50	3,592.50
Total Table Fees	5,479.22	18,300.60	23,779.82
Table Fees - CBA			
Holiday Party	1,803.00	0.00	1,803.00
Special Games-Rent	-2,062.50	2,062.50	0.00
Tuesday Evening CBA	357.58	0.00	357.58
Total Table Fees - CBA	98.08	2,062.50	2,160.58
Total Income	30,564.05	21,256.10	51,820.15
Gross Profit	30,564.05	21,256.10	51,820.15

	СВА		CBC	TOTAL
xpense				
Bank Fee	24.20		0.00	24.20
Square Fees Bank Fee - Other	21.38 60.00		0.00 0.00	21.38 60.00
Balik Fee - Other	80.00		0.00	
Total Bank Fee		81.38	0.00	81.38
Board & District Meetings				
Holiday Party	20.00		0.00	20.00
Total Board & District Meetings		20.00	0.00	20.00
Building Expense				
Cincinnati Bell	0.00		1,545.33	1,545.33
Cleaning	0.00		4,375.56	4,375.56
Duke Energy	0.00		4,063.65	4,063.65
Repairs and Maintenance	0.00		1,478.75	1,478.75
Total Building Expense		0.00	11,463.29	11,463.29
Free Plays				
Free Plays - Redemptions	16.00		80.00	96.00
Free Plays - Volunteer Comp.	0.00		168.75	168.75
Total Free Plays		16.00	248.75	264.75
Game Expenses				
ACBL Sanction Fees/Records	1,192.00		0.00	1,192.00
Educational Event Expense				
Educational Development				
Teacher Compensation	450.00		0.00	450.00
Total Educational Development	450.00		0.00	450.00
Educational Event Expense - Other	200.39		0.00	200.39
Total Educational Event Expense	650.39		0.00	650.39
Total Game Expenses	1,8	342.39	0.00	1,842.39
Insurance	2	119.00	419.00	838.00
Internet		0.00	73.48	73.48
Miscellaneous	-8	343.53	0.00	-843.53
Rent				
Base Bldg Rent	0.00		30,555.00	30,555.00
Common Area Maintenance	0.00		15,790.95	15,790.95
Tables - Storage	495.00		0.00	495.00

Tax on Investment Income 2,464.46 0.00 2,464.44 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 700 000 0.00 1,000.00 Tournament Revenue 1,000.00 0.00 1,000.00 NAOP Tournament - Regional 6,420.52 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 2,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.8 0.00 8,671.8 Total Tournament Expenses 8,671.80 0.00 8,671.8 Total Tournament Expenses 8,671.80		СВА	CBC	TOTAL
Supplies - Bridge Supplies - Ceneral 30 00 (2000) (20	Supplies			
Supplies - General Supplies - Kitchen, Snacks, Etc Supplies - Kitchen, Snacks, Etc Supplies - Kitchen, Snacks, Etc Supplies - Other 71,35 0.00 151,34 1,003,17 233,97 233,97 233,97 233,97 233,97 233,97 233,97 233,97 233,97 233,97 233,97 249,83 Total Supplies 88 peairs Supplies - Other 585,46 0.00 1,912,88 0.00 2,484,4 0.00 2,484,4 0.00 2,484,4 0.00 2,484,4 0.00 2,484,4 0.00 2,484,4 0.00 2,484,4 0.00 3,483,0 0.00 3,000,0 0.00 2,484,4 0.00 3,000,0 0.00 2,484,4 0.00 3,000,0 0.00 1,000,00 0.00 0,00 1,000,00 0.00 0,00 1,000,00 0.00 0,00 1,000,00 0.00 0,00 1,000,00 0.00 0,00 1,000,00 0.00 0,00 1,000,00 0.00 1,0575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10,575,50 0,00 10	Computers, Copiers & Printers	460.11	521.09	981.20
Supplies - Kitchen, Snacks, Etc Supplies & Repairs Supplies & Repairs Supplies & Repairs Supplies & Repairs Supplies - Other in Come 24 00 0 233 97 233	Supplies - Bridge	30.00	-50.00	-20.00
Supplies & Repairs Supplies - Other 0.00 233.97 5.331 233.97 5.331 Supplies - Other 0.00 53.31 53.31 Total Supplies 585.46 1.912.88 2.498.3 Tax on Investment Income 2,464.46 0.00 2.464.44 Total Expense 5,080.16 60.463.35 65.543.5 Net Ordinary Income 25,483.89 39,207.25 -13,723.3 Other Income 1,000.00 0.00 1,000.00 0.00 1,000.00 6,420.52 0.00 1,000.00 6,420.52 0.00 1,000.00 6,420.52 0.00 1,055.00 0.00 1,057.55 0.00 1,057.55 0.00 1,057.55 0.00 1,057.55 0.00 437.72 0.00 472.97 0.00 472.97 0.00 472.97 0.00 472.97 0.00 472.97	Supplies - General	71.35	151.34	222.69
Supplies - Other 0.00 53.31 53.31 Total Supplies 585.46 1,912.88 2,498.3 Tax on Investment Income 2,464.46 0.00 2,464.4 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 1,000.00 0.00 1,000.00 Tournament Revenue 1,000.00 0.00 1,000.00 Tournament - Seglonal 6,420.52 0.00 6,420.52 Tournament - Sectional 3,155.00 0.00 10,575.50 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense 472.97 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 5,000.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 <t< td=""><td></td><td>24.00</td><td>1,003.17</td><td>1,027.17</td></t<>		24.00	1,003.17	1,027.17
Total Supplies 585.46 1,912.88 2,498.3 Tax on Investment Income 2,464.46 0.00 2,464.44 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 700 3,723.3 -13,723.3 Other Income 1,000.00 0.00 1,000.00 1,000.00 1,000.00 1,000.00 6,420.52 0.00 1,000.00 6,420.52 0.00 3,155.00 0.00 10,575.52 0.00 10,575.55 0.00 10,575.55 0.00 10,575.55 0.00 10,575.55 0.00 437.72 0.00 477.297 0.00 477.297 0.00 472.97 0.00 472.97 0.00 472.97 0.00 2,290.00 0.00 2,290.00 0.00 2,290.00 0.00 2,290.00 0.00 471.19 0.00 471.19 0.00 471.19 0.00 471.19 0.00 471.19 0.00 471.19 0.00 0.00		0.00	233.97	233.97
Tax on Investment Income 2,464.46 0.00 2,464.44 Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income 30,000 0.00 1,000.00 Tournament Revenue 1,000.00 0.00 1,000.00 NAOP Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 437.72 ACBL fees 437.72 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,280.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.8 0.00 8,671.8 Total Other Expense 8,671.80 0.00 8,671.8 Total Other Expense 8,671.80 0.00	Supplies - Other	0.00	53.31	53.31
Total Expense 5,080.16 60,463.35 65,543.5 Net Ordinary Income 25,483.89 -39,207.25 -13,723.3 Other Income/Expense Other Income Tournament Revenue NAOP Tournament - Regional 1,000.00 6,420.52 0.00 0 1,000.00 1,000.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Advertising Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility Food/Supplies 5,000.00 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	Total Supplies	585.46	1,912.88	2,498.34
Net Ordinary Income 25,483.89 -39,207.25 -13,723.33 Other Income/Expense Other Income 0.00 0.00 1,000.00 0.00 1,000.00 6,420.52 0.00 6,420.52 0.00 6,420.52 0.00 3,155.00 0.00 3,155.00 0.00 10,575.5 0.00 0.00 0.00 10,575.5 0.00	Tax on Investment Income	2,464.46	0.00	2,464.46
Other Income/Expense Other Income Tournament Revenue NAOP Tournament - Regional 1,000.00 6,420.52 0.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 0.00 10,575.5 Total Other Income 10,575.52 0.00 0.00 10,575.5 Other Expense 437.72 0.00 0.00 437.72 0.00 472.97 0.00 472.97 0.00 472.97 0.00 472.97 0.00 472.97 0.00 472.97 0.00 472.97 0.00 672.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Total Expense	5,080.16	60,463.35	65,543.5
Other Income Tournament Revenue 1,000.00 0.00 1,000.00 NAOP 1,000.00 6,420.52 0.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 5,000.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.64	Net Ordinary Income	25,483.89	-39,207.25	-13,723.36
Tournament Revenue NAOP Tournament - Regional 1,000.00 6,420.52 0.00 0.00 1,000.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense Tournament Expenses 437.72 0.00 437.72 ACBL fees Advertising 472.97 0.00 472.97 Director/Caddy Compensation Facility 5,000.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
NAOP Tournament - Regional 1,000.00 6,420.52 0.00 0.00 1,000.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense Tournament Expenses 437.72 0.00 437.72 ACBL fees Advertising 472.97 0.00 472.97 Director/Caddy Compensation Facility 5,000.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Tournament - Regional 6,420.52 0.00 6,420.52 Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 437.75 Other Expense Tournament Expenses 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 8,671.8 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Tournament - Sectional 3,155.00 0.00 3,155.00 Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expenses Tournament Expenses 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.8 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Total Tournament Revenue 10,575.52 0.00 10,575.5 Total Other Income 10,575.52 0.00 10,575.5 Other Expense	Tournament - Regional	6,420.52	0.00	6,420.52
Total Other Income 10,575.52 0.00 10,575.55 Other Expense Tournament Expenses ACBL fees 437.72 0.00 437.72 Advertising Director/Caddy Compensation Facility Food/Supplies 472.97 0.00 2,290.00 2,290.00 0.00 2,290.00 5,000.00 5,000.00 5,000.00 471.19 471.19 0.00 471.19 471.19 0.00 8,671.8 0.00 8,671.8 0.00 8,671.8 0.00 8,671.8 0.00 1,903.6 0.00 0.00 0.00 1,903.6 0.00 <td>Tournament - Sectional</td> <td>3,155.00</td> <td>0.00</td> <td>3,155.00</td>	Tournament - Sectional	3,155.00	0.00	3,155.00
Other Expense Tournament Expenses 437.72 0.00 437.72 ACBL fees 437.72 0.00 472.97 Advertising 472.97 0.00 2,290.00 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	Total Tournament Revenue	10,575.52	0.00	10,575.52
Tournament Expenses ACBL fees 437.72 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	Total Other Income	10,575.52	0.00	10,575.5
ACBL fees 437.72 0.00 437.72 Advertising 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Advertising Director/Caddy Compensation 472.97 0.00 472.97 Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	Tournament Expenses			
Director/Caddy Compensation 2,290.00 0.00 2,290.00 Facility 5,000.00 0.00 5,000.00 Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	ACBL fees			
Facility Food/Supplies 5,000.00 471.19 0.00 0.00 0.00 471.19 5,000.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Food/Supplies 471.19 0.00 471.19 Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6		•		•
Total Tournament Expenses 8,671.88 0.00 8,671.8 Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6				
Total Other Expense 8,671.88 0.00 8,671.8 Net Other Income 1,903.64 0.00 1,903.6	Food/Supplies	471.19	0.00	471.19
Net Other Income 1,903.64 0.00 1,903.6	Total Tournament Expenses	8,671.88	0.00	8,671.88
	Total Other Expense	8,671.88	0.00	8,671.88
et Income 27,387.53 -39,207.25 -11,819.7	Net Other Income	1,903.64	0.00	1,903.64
	et Income	27,387.53	-39,207.25	-11,819.72