



CLUB NEWS

FOR THE DUPLICATE PLAYERS OF THE VILLAGES

DECEMBER, 2020

A BRIDGE STORY BY GARY PHILIPS

Years ago my partner and I were playing in a tournament in The D.C. area. We finished round 5 a little early, and my partner notices that we will be playing against Mike Cappelletti senior in the next round. Immediately our heart rates go up and we are so excited that everything else has left our minds. When we arrive at the table, we introduce ourselves to him and we are all goggle-eyed. We arrived at the table early, before the director had called the round. So for an additional 5 minutes, we had a conversation with him, so in awe, never even recognizing who his partner was. Just as the director calls for us to begin, Cappelletti says to us "Let me introduce you to my partner, Supreme Court Justice John Paul Stevens." At the same time Cappelletti makes his first bid and my partner says "I've always wanted to ask a Supreme Court Justice a question—What does that bid mean"? There was a hospitality break after the round, so we had ample time to talk to Justice Stevens.

Thanks, Gary, for sharing your story with us.

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BRUCE THIER'S REFLECTIONS ON HIS JOB AS CENSUS TAKER

In the summer of 2019, I noticed an ad for census workers in Facebook and I thought I might enjoy doing that sort of thing. My cousin was the manager of the NW Chicago suburban office in 2010 and had told me many interesting stories about his experience. I applied in June 2019.

I got a call on the phone for an interview in early December and at the conclusion was asked if I was ready to begin work. I said yes and my first day on the payroll was December 18, 2019. I was amazed at how much planning and testing had happened to make sure that the counting and the census would be accurate and fair. I believe the commerce department had been planning for the big event for more than two years and taking all sorts of measures to make sure the difficult to count populations would not be missed. I was lucky enough to receive an office job in front of a big computer monitoring and scheduling all sorts of things.

The office in Ocala was the oversight office for seven counties in north central Florida extending from the Atlantic to the gulf passing through Ocala, including The Villages. During the recruitment I had the joy of talking to many villagers. Since I was one of only two people in the office who could speak any Spanish, I was also called upon to assist with communication

with people in our area who did not, could not, or chose not to, speak English. It was an amazing experience to understand all the facets that make our country so special.

Because of all sorts of things, the speed in the office varied from leisurely to panic. The Ocala office, since it was one of the best in Florida, was called upon to assist many others in the area, even sending some of our people as far afield as Jacksonville, Palm Beach, Pensacola and Macon, Georgia to name a few.

Originally the job was expected to end at the end of June but covid 19 had other plans. We had a four month hiatus in the middle when the office was closed. My last day was October 18, 2020. I had been on the payroll for 6 months as the original schedule had presumed but with a four month shutdown in the middle.

If any of us are still around and kicking in 2030 and interested in having a wonderful cross cultural experience with all of the populations that make America great, apply for a job in the next cycle. (Thanks, Bruce, for sharing.)

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FYI: The Census Bureau counts all legal and illegal persons in their census count. The total count determines how many congressional seats each state gets and how \$1.5 trillion in federal spending is distributed. (pp, editor)

Joyce Thompson passed on September 30 after a long battle with chronic heart failure. Joyce had a wonderful sense of humor and she had many special friends. She will be missed.
Submitted by **Susan Smith**.

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TWO POEMS BY JON WILLIAMS

FOOTBALLS'S BACK

We do love our football – need anyone ask?
It feels so great, in Fall sunshine to bask.
We savor the thrill
As the crowd becomes shrill.
But it's not as much fun when you're wearing a mask.

ELECTION TIME

The campaigns are now in full swing.
Robocalls make my phone ring.
Do I pick up the phone?
Or pretend I'm not home?
It's not like I'll learn anything.

DIRECTOR'S CORNER

WE SHOULD ALL TRY TO BE NICE

BY
JIM DICK

All of the directors that are supporting all of the games on BBO do a fantastic job. They are subjected to many hurdles during these games that they all navigate very adroitly. The vast majority of director calls seemingly have almost nothing to do with the actual play of any particular hand. This is pretty much because the BBO platform is such a robust platform and you can't bid out of turn or lead out of turn or do any of the more ordinary transgressions that you would feel that you have to call the director. Overall this is really a great thing because the games pretty much move along at a good pace and outside of a few scoring adjustments, the life of a director is pretty much mundane.

There have been a couple of reoccurring issues that I would like to bring to everyone's attention. They pretty much all apply to the concept of you really need to be nice to everyone at the table, no matter if this is at a live club or on-line. You really should try to make the games as enjoyable for everyone as you can. Do not, seemingly, go out of your way to either irritate or make things unpleasant at the table. When people ask you questions, answer them as completely as possible. A good way to circumvent these situations is to fully explain bids that require even the most minimal of explanation as you are making the bid. Type into the chat line what the bid means. If it is a transfer bid, indicate transfer to whatever suit it is. Do not just say transfer. If you bid New Minor Forcing, don't just say New Minor Forcing include some statement that you are asking about partner's major suit holding. Do not assume that the opponents are as talented and knowledgeable as you are!

All of the directors make announcements before the game starts. Mine are particularly boring and I am sure that almost everyone falls asleep as they are reading them. However, understand that the reason for these BORING pregame announcements is because the same problems are happening almost on a daily basis. We are asking for you to announce your NT range as you are bidding it, is that really so difficult to do? We are asking you to fully explain all bids that need some explanation. Fully explain means don't say Cappelletti when you bid 2C over the opponents NT bid. Say that you have a single-suited hand. It really doesn't take that much time or effort to be informative to your opponents and it goes a long way towards not only speeding the game up but making for an enjoyable experience for all the players.

Another reoccurring problem is convention cards. We have tried to emphasize that, just like in the real world, everyone needs to have a convention card filled out. Now just why is this

important? First it spells out in black and white what you are playing and what your partnership agreements are. So that when you make some bid, the opponents have the opportunity to review your convention card and understand what you and your partner are doing. Also, if the director has to come to the table to straighten out some issue, they can look at your convention card and understand what you are playing so that they are better prepared to make a ruling on the problem at hand. We have found that some players have figured out how to post a convention card when they are playing, which is wonderful. However when you look at some of the cards, there is no information on them or they are not filled out completely. This is just not acceptable. Bridge is not a game of secrets. The opponents don't have to be mind readers in order to play the game. Take the time to fill out your convention cards COMPLETELY. It really is the nice thing to do and the Directors, if nobody else, will appreciate it. Who knows, there might be some ruling that could go either way, and the fact that you have a completely filled out convention card and your opponents don't may sway the ruling in your direction. So do the right thing, fill out your card completely and answer questions that are asked.

Overall we are having fun playing on BBO. I really can't imagine not having a platform like BBO to continue playing this wonderful game while we are waiting to get back to live games. So let's all make a conscious effort to be informative, be proactive and be nice to everyone at the table.

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Jay Force and Buck Buchanan had a 74.5% game on Nov. 9 on BBO. Congratulations!

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RICK GAUTHIER'S BIKE TRIP TO CHARLOTTE

After six months of having the same weekly repetition of bridge, golf, biking, carpentry, reading & Mahjong (rinse & repeat) I felt the need for an adventure- something challenging & different to break my routine. The idea started as a fantasy but over the summer it grew into a possibly attainable goal. I had decided that I would try to bike alone from The Villages to my daughter's homes in Charlotte, NC- a distance of 536 miles. I should state- I am not a touring rider- my bike does not have turned down handlebars like a true road rider. This would be a feat for me as I had only biked up to 45 miles in a day once and never consecutive days of over 10. My trip would involve an average of 60 miles a day. My biggest concern was whether my knees and legs could take it, however I decided that if I quit after one or two days who would care? My ego could handle that.

Among the challenges was making sure that each day's trip of 45-75 miles would put me somewhere near a motel. This was not as easy as you think as I was heading straight North thru the farmland and pine forests of Georgia/South Carolina. Further, I set my GPS to "navigate by bike" to ensure I would be on proper roads as much as possible but some places there is only one road into town and it's not necessarily "bike friendly". Among the items I packed on to my bike were: cell phone, power pack (to recharge phone and the three flashing lights on my bike & helmet), two spare tubes, tools, state map, 1 extra set of clothes, a rain pant & jacket, inflatable air mattress (for naps!), mask, wallet, 48 oz of water/day, protein bars, and fruit when possible. The first 5 days I even had my laptop with me as I thought I might play BBO at night! Due to either fatigue or poor internet that didn't happen so the extra weight was for naught.

On Monday, October 12, after delaying one day due to rain I set out at 7:30 am with my thrice weekly biking comrades accompanying me for the first 13 miles. These are fellow bridge players Art Franz, Ron Colbert, Phil Brunoehler, and Head Director-to-be Jim Dick. My first destination was the beautiful old Herlong Mansion (a B & B) in Micanopy, FL- a distance of 57 miles. This first day went quite nicely with ample bike lanes, great weather and pleasant rides thru a scenic residential area of Ocala and on north thru the country. I arrived in Micanopy at 1 pm- two hours before I could check in. My wife Sally, suffering from FOMO (fear of missing out) stayed with me there the first night thru breakfast and then I was off again.

Day 2 took me 66 miles thru Payne's Prairie, Gainesville, and the beautiful U of Florida, and finally up rural Rt 441 to Lake City, FL. After starting at 8:30 the final half of this leg was a long stretch in the Florida heat with a high of 88 degrees. The heat was getting to me in the afternoon so when I spotted an empty park pavilion I stopped and took a one-hour nap on my mattress. After getting on the road again I tolerated the heat by stopping frequently for short breaks. With 5 miles to go and my personal endurance tank nearing empty, my rear tire encountered the tiniest piece of wire. I ended up on the side of the road replacing the tube and when finished my hands were filthy black with grease, but I trudged on, not making it to my motel until 6 pm- a 9.5 hour day.

Day 3 took me 65 miles across the Georgia border (where the real bike lanes ended) to Homerville. Day 4 was 67 miles to Hazelhurst. Both of these days had fatiguing highs of 86 degrees. Day 5 took me 55 miles into Swainsboro, where Sally met up with me once again. Day 6 took me into Augusta where the weather began to cool but on this day I had 10-12mph headwinds. The last 15-20 miles into Augusta were on Rt 25 and I'm not sure it was even legal for me to be on this Rt 95-like road. I had to be especially vigilant with cars speeding by at 70 mph as one rolling hill led into the next rolling hill to the point that I did not want to see another downhill as I knew it just led to another uphill. From the GA to NC lines I saw virtually

no other bicyclists. I was quite impressed (depressed?) by the decline of the towns along the way of my whole ride, but particularly Augusta where our 8 story hotel was surrounded by mostly empty storefronts along the whole downtown strip including a 15 story building! The advent of Amazon, online retail, and the current pandemic has resulted in permanent changes to our world, certainly with regards to commercial real estate. My final approach into Augusta was a little sad as there were numerous burnt out or boarded up houses.

On Day 7, I awoke to a refreshing 52 degrees and surprisingly just 15 minutes after leaving my hotel I crossed the river into South Carolina. I was immediately guided to a beautiful 7-mile bike path through the woods. I had a tough, hilly ride to Saluda where Sally met me for lunch in a park and after she had departed I had a nice nap before completing a 66 mile ride to Newberry. After arriving at a nice hotel, showering and napping I had to get on the bike again (no thanks) for a 4 mile r/t to the nearest restaurants where I found that they were all closed to indoor dining due to COVID so I ended up walking up to a drive up window and sitting my tired butt on the darkened curb to eat.

Day 8 was the best one of the ride- I had 44 miles to ride first through neighborhoods of Newberry and then on through the beautiful tranquil Whitmire National Forest. For 30 miles I encountered very little traffic, occasional secluded homes, pine forests, rivers and gorgeous weather. Truly one of the most enjoyable mornings of my life. The last 15 miles were on a two-lane road where I had to jockey with logging trucks for room and constantly had my eye on my mirror. On a few occasions, with virtually no shoulder I pulled off the road for safety. My last night was spent in a fleabag hotel in Chester. Sally & my older daughter, Megan drove down from Charlotte to take me out to dinner and they had a considerable amount of enjoyment making fun of my accommodations for the night. Needless to say, Sally did not stay. Hotel choices were often limited to one.

Day 9, my last day with 44 miles to go, I once again had a beautiful start of 25 miles through cotton fields, farmland and neighborhoods blessed with gorgeous weather again. I crossed the SC/NC border and not long after arrived at an emotional finish line complete with checkered flags that my wife and daughters had set up in front of one of their houses! Their support, along with all of my Facebook friends that viewed my daily journal and pictures were an inspiration all the way and I thank them all.

Though the ride sounds like work, I made sure to enjoy many stops along the way including about 5 old cemeteries that I meandered through, viewing epitaphs and enjoying the serenity. I viewed beautiful estates and mini estates along with old, tired remnants of pre-60's Americana that still exists along the way. Though traffic was an issue at times, people never were. I always felt safe in that regards. This ride has left me thirsting for my next adventure.



Thanks for sharing your great experience with us, Rick. You should go down in the history books for such an endeavor!

The bicyclists, left to right, are Jim Dick, Ron Colbert, Art Franz, and Phil Brunoehler.

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NEW BOOK BY NEIL TIMM, PH.D :

2/1 GAME FORCE SYSTEM: WITH CHAPTERS ON PRECISION SIMPLIFIED TRANSFER PRECISION MECKWELL . Lite paperback – Oct. 27, 2020. \$39.99.

Hard copy can be purchased from Amazon. \$40.00

A “free” pdf copy is available on www.bridgewebs.com/ocala under Timm’s Bridge Bits.

What is your agreement?

A bridge Tip

By Neil H. Timm

What are your agreements for third seat bidding?

Have you heard about the Five Rules purposed by Mike Lawrence?

They go as follows.

1. You open in third seat and partner has passed, but bids a new suit at the 1-level. A pass by you is non-forcing constructive. You have tolerance for his suit with 2/3--card support. If you bid again you have a full opener.
2. After you have passed, if your passed partner next re-bids his suit again at the 2-level, he shows 2 of the top 3 honors or 3 of the top 5 honors and a good suit; yes, your passed partner has a very good suit.
3. If you do not pass partner’s new suit at the 1-level and bid 1NT, it shows 12-14 HCP and **never** 10-11 HCP.
4. Instead of bidding 1NT; suppose you re-bid your suit at the 2-level; it again shows 12-14 HCP and a six-card suit, **never** five. Why? If you had a weak hand in the 3rd seat, and partner had passed you would open the 5-card suit with a weak two bid!
5. If your passed partner re-bids his own suit (six-cards) or a new suit at the 2-level (never the 3-level), partner shows 10-11 HCP.

Many will say there is no need for these Five Rules since they use 2-way Reverse Drury where 2♣* and 2♦* asks if the third-seat bidder has a full opener with 3 card support (10-12 dummy points) or 4 card support (9-12 dummy points) respectively after the 3rd seat bidder bids a major 1♥/1♠ where *=alert.

The convention works well for game going hands, but not slam going hands and how for example, does the passed hand show a 5-card diamond suit? Instead of using 2-way Reverse Drury, one may use a modification of the “Lawrence” Drury bids. How does it work?

The bid of 2♣*’s show 3/4 card support (most often 3) and 10-12 dummy points which allows the major suit 3rd seat bidder to use 2♦* as an asking bid.

How is the bid of 2♦* used after the bid of 2♣* after the bid of 1♥?

2♦* shows game/slam interest and ask what his “Drury “ hand looks like. Re-bidding the major 2♥* rejects game/slam, the same as 2-way Reverse Drury.

All other bids by 3rd seat opener are forcing to game with slam interest.

2♠ show a maximum balanced hand (10-12 dummy points) and 3-card support – game force.

2NT is a slam try and game force bid with 4 trump.

3NT asks the Drury bidder to bid game in the major or pass.

3♣*/3♦* bids show singleton/void in the suit bid; but, 3♥* **shows a singleton/void in spades.**

Higher jump bids are splinter bids showing voids (again 4♥ shows a spade void).

How is the bid of 2♦* used after the bid of 2♣* after the bid of 1♠?

2♦* shows game/slam interest and ask what his “Drury “ hand looks like.

Re-bidding the major 2♠* reject game/slam, the same as 2-way Reverse Drury.

All other bids by 3rd seat opener are forcing to game with slam interest.

2♥ natural with 10-12 dummy points and 4+ hearts (full opener, invitational- same as Reverse Drury)

2NT is a slam try and game force bid with 4 trump.

3NT asks the Drury bidder to bid game in the major or pass.

3♣*/3♦*/3♥* are slam tries with singleton/void in suit bid;

Higher jump bids are splinter bids showing voids in the suit bid.

A bid of 2NT* instead of 2♣* is used with a hands that have less than 2 quick tricks, **4-card** support with 10-12 dummy points, and a balanced with no singleton/void.

Hands with 10-12 dummy points and 3/4-card support with a singleton/void, the passed bidder jumps to the 3-level of the other major. With slam interest, the 3rd seat bidder may bid the next step (3♠* /3NT*) as a scroll-asking bid (where is your singleton/void). Lets look at an example:

North	South	North	South
♠7	♠983	Pass	1♥
♥A98	♥KQ10742	3♠*(S/Vsomewhere)	3NT* (ask)
♦QJ532	♦AK	4♠ (In spades)	4NT (1430)
♣QJ75	♣AK	5♣ (1/4 keycards)	6♥

If the opening bidder is not interested in finding the singleton/void, he may investigate slam by using 4♠ as kickback for hearts and 4NT for spades. Or, Exclusion RKCB may be used if the opening bidder has a void. With no slam interest game is bid.

Playing 2-way Reverse Drury, you would bid 2♣* (10-12 dummy points) and may have missed the slam!

For more on 3rd and 4th seat bidding, see the book by Mike Lawrence (2011) "The Complete Guide to Passed Hand Bidding", 2nd Edition, Master Point Press.

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The Zirconia Convention

Better bidding after 1♥-1♠

By Adam Meyerson and Neil H. Timm

One of the more problematic auctions in (uncontested) Standard American, Precision or 2/1 bidding starts 1♥-1♠-2♦. The problem is that the fourth suit is available only at the three-level, leaving responder with no cheap way to create a strong game force auction. This Zirconia Convention solves this problem at a very small cost.

Zirconia is a cheap fake way to show diamonds. After 1♥-1♠ opener's rebids are:

1NT*: either 4+♦ or 2=5=3=3 in that order

2♦*: three-card support for spades

*=alert

All other bids are unchanged, except for the added negative inference that opener does not have three-card spade support.

Continuations are pretty standard, with 1♥-1♠-1NT-2♣ available as a new suit forcing for one round. This allows one to invite and get out in two of a suit.

Playing this style, 1♥-1♠-1NT-2NT+ is natural and forcing to game.

This solves all the following problems:

1. Gives an easy force (and invite) when opener has the reds and responder has spades.

2. Solves a number of difficult hands where opener has three-card support,
3. Immediately disambiguates three- and four-card spade support.

The only real negative is the loss of the natural $1\heartsuit-1\spadesuit-1NT$ sequence. However, when opener has $3\spadesuit$, the better of the major fits at the 2-level is often superior to 1NT. The problem is really only the $2=5=3=3$ hand opposite a less-than-invitational responder with a singleton heart.

Zirconia with Gazzilli:

Gazzilli is the bidding sequence: $1M-1NT-2\clubsuit^*$ is forcing one round, showing either clubs or a strong hand. This method greatly improves bidding on opener's strong hands and also frees up jumps to show distributional hands (like an intermediate 5/5).

The main negative of Gazzilli is that you can no longer play in $2\clubsuit^*$ in auctions like $1\heartsuit-1\spadesuit-2\clubsuit^*$

However, Gazzilli can be combined with Zirconia by making $1NT^*$ a two way bid after $1\heartsuit-1\spadesuit$:

$1NT^*$: $4+\diamond$, or $2=5=3=3$, or any $17+HCP$ hand

$2\clubsuit$: natural and not forcing

$2\diamond^*$: three-card support for spades

Others are unchanged from Gazzilli (so $3m$ can be 5/5, etc)

After $1\heartsuit-1\spadesuit-1NT$:

$2\clubsuit$: 8+ points; opener can rebid $2\diamond$ (NF) on a min with $3+\diamond$

$2\diamond$, $2\heartsuit$, and $2\spadesuit$: weak, to play opposite the reds

$2NT$: natural and game force

This gives you the advantages of Gazzilli without the disadvantage.

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You think English is easy?

1. The bandage was wound around the wound.
2. The farm was used to produce produce.
3. The dump was so full that it had to refuse more refuse.

1NT Opening Bids and Overcalls

Submitted by **Jon Williams**

The discussion here is derived from the ACBL Convention Charts, updated February 12, 2020¹ and a "Ruling the Game" article in the *Bridge Bulletin*.²

There are four ACBL Convention Charts: Basic, Basic+, Open, and Open+. In the two Basic charts, bids are permitted only if specifically allowed; in the two Open charts, bids are permitted unless specifically prohibited. In our club, the Basic+ chart governs all limited games and the Open chart governs the open games.³

To understand what meanings of 1NT are allowed, it is necessary to understand the definition of a "natural NT" bid, whether opening or overcall. To be natural, a 1NT opening bid must meet these shape requirements:

- It must contain no void.

- It must contain no more than one singleton that must be an ace, king, or queen, and
- It may not contain 10 or more cards in any two suits.

An opening bid of 1NT is permitted if it is natural and also meets these high card point requirements:

- It contains at least 10 high card points, and
- It has a range of not more than 5 high card points (for example, 15-17 is a range of 3 hcp; 14-18 is a range of 5 hcp).

The convention charts provide that a player may not use judgment to deviate from the shape or point count requirements. This means that the following are prohibited:⁴

- Opening 1NT with 9 hcp, if playing, for example, a 10-12 NT range.
- Opening 1NT with 13 hcp, if playing, for example, a 14-18 hcp range.
- Opening 1NT with a singleton that is a jack or lower.
- Opening 1NT with 7-3-2-1 shape.

Requirements for opening 1NT are the same for both our limited and open games. These requirements also apply to 1NT overcalls in our limited games, so in limited games a player may not overcall 1NT with a void or a singleton lower than a jack.

In our open games, the shape requirements above, including the prohibition against voids and singletons below a jack, do not apply to 1NT overcalls. In open games, a 1NT overcall is permitted provided that it is intended "to play."⁵

1 Found at <http://www.acbl.org/>, search for Convention Charts

2 October 2019 issue, page 30

3 In ACBL tournaments, the Basic chart governs games with an upper masterpoint limit of 750 or less. Players in these games may want to become familiar with the Basic Chart. 4 These bids are not "psych bids" because they do not deviate from expected by more than 2 cards or at least 4 hcp.

5 "Ruling the Game," October 2019

Given the above, a logical question arises "What happens if a player deviates from the rules?"

First, understand that deviation from a partnership agreement may not be a deviation from the rules. A player using 15-17 as the NT range who opens 1NT with 14 high card points is allowed to do so, because this does not create a range wider than 5 high card points.

But any deliberate 1NT opening bid with 9 high card points, or a singleton jack or lower, or a range greater than 5 hcp, is an illegal bid under the new convention charts. (Before the 2018 Convention Charts, such bids were treated as deviations rather than illegal bids, but that is no longer the case.)

When an illegal bid is suspected, the director should be summoned. Here are the steps the director will take:

- Determine whether the bid was illegal.
- Determine whether it was intentional (for example, a bid resulting from a mis-sorted hand, or a mis-click on BBO, is not intentional).
- Determine whether the non-offending side was damaged as a result of the illegal bid.
- If there was an intentional illegal bid that caused damage, adjust the score as appropriate.

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Carol Meier and her husband Charlie moved to Charlotte, NC, a few months ago to be closer to their children. They are comfortable now living in Charlotte, but they still miss their many Villages friends.

Lynne and Jack Fisher are enjoying living in their Senior living facility in St. Mary's ,Florida. They recently contracted a mild case of Covid, but they are OK now. They still miss their many friends at The Villages.

Tom Bush fell and broke his hip when he missed the last step going into the dining room at Elan on November 12. The doctor inserted a rod on November 16. He is now home from the hospital. We pray for a speedy recovery.

We have very sad news concerning **Gisela Knock**. Gisela died at Hospice on November 18. Gisela developed many medical problems the last two months of her life. Her family will plan a "Celebration of Life" for her in the early part of 2021. We will all miss Gisela very much. She loved playing bridge, it was the joy of her life. She was also a very good friend to many.

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The editor of the **Club News** wishes to thank all the members of the **Club News Staff**. They are **Margaret Sarno, Nancy Jaffe, Leon Zaczek, Bobbie Meyers, Buck Buckanan, and Pat Poiting, Editor**. It has been very difficult for the staff to submit articles this year due to the Covid. I know the membership understands.

The Editor wishes to thank everyone who has made contributions to the **Club News** in 2020. We wouldn't have a **Club News** without you!

A big thank-you goes to all of our Directors, Administrative Staff, The Board members, and the players who have continued on using BBO. It has been a very difficult year, but because of your efforts and determination **The Duplicate Bridge Club of The Villages** has survived.



A BLESSED AND MERRY CHRISTMAS AND A BLESSED HANUKKAH IS EXTENDED TO ALL!

A HAPPY, HEALTHY, AND BLESSED NEW YEAR IS EXTENDED TO ALL!

LET US ALL BE OPTIMISTIC ABOUT 2021!!!!!!

