PRESIDENT'S MESSAGE

Glendale Adventures

by Mike Marcucci, District 23 President



Something new is coming later this month in Glendale. For those of us who like tournaments, whether near or far, here's a chance to check off a "near." What could be cooler over the Xmas break than to leave all the hustle/bustle behind for a few days and join all your friends

for a few hands of bridge at the Hilton? What is this, you say? This has never happened before in LA. Yes, my friends, despite my column explaining why this was not going to happen, it has gone from impossible to possible to probable to reality. Day after Christmas to New Years Eve, we can close out the year with a few gold points at the Glendale Hilton.

A little background is in order. Almost two years ago, our District was shuffling dates, locations, and new ideas around with a suggestion for a year-end tournament popping out. We pondered the demise of Reno and reasoned that, if we tried to hold one in that time period, we did not want to suffer the same fate. The equation for success vs failure is so complicated in the first place and then turns out to be a moving target, in spite of best intentions. Speak to me sometime about why Bridge Week is no longer at the Pasadena Convention Center. I have yet to hear any bridge player say anything negative about that location or say that they had a terrible time when they played there. On the contrary, folks would love to recreate those days when we had 52 consecutive tournaments there in the heart of Pasadena.

When we decided that replicating the Reno slot was not a good idea, we did not pay enough attention to the importance of the hotel. On reviewing the opinions we heard concerning the decline in Reno attendance, we put more emphasis on the closeness of the Monterey Regional and the continued good attendance at that site and not enough attention to the growing number of

The San Diego NABC

by Kevin Lane, District Director



Bridge is a game and should be fun

I'm reporting from San Diego after the start of the board meeting. The host hotel is the Grand Hyatt Manchester and so far I'm impressed.

New ACBL President

Jay Whipple was elected ACBL president for 2018. In ACBL-speak "President" means leader of the board of directors. District 23 members know Jay best for developing fastresults which he allowed our district to use so that our players could get near-instant online results for our regionals. Jay has made other significant contributions to the ACBL and bridge.

Soloway KO

The board voted to create a new major national event for the fall NABC's – starting in 2019. The event is called the Soloway KO and the unique feature of the event is that it's a 3-day swiss followed by knockouts. This format of swiss followed by a knockout is a new trend in ACBL-land, although most of the time the event will be much shorter, of course.

WBF Funding

The first of two WBF Funding failed. My view on

DIRECTOR continued on page 4

Inside This Issue

Around the Units	page 6
Director's Corner	page 5
LA Regional	page 3
Problem Solvers Panel	page 13
Rank Changes	page 5

PRESIDENT continued from page 1

complaints about the Reno locations, both downtown and then out by the airport. Maybe by solving the hotel issue, the vote for LA might turn favorable.

Well, LA players, that is just what happened. When talking with the Glendale Hilton about a possible tournament, every aspect for a good tournament seemed to be in place. Freeway access for drivers could not be better... 30 seconds and you are in the parking garage. When was the last time parking cost \$5? The hotel itself is first class and the staff is excited to have us. The restaurant selection on Brand and Central Avenues is extensive and close. If weather is any factor at all to attendees, we know that snow gear will not be required at our site! The week's experience should be fantastic for all. Please join us at this new location and make the week an action-packed adventure.

It is more important than usual that all of the District's nine units contribute to this initial experiment with a year-end Regional. For many of our last five or six Regionals, we have published attendance metrics that have illustrated what groups support D23 tournaments. Most of the time, our closest Units send droves of players to our competitions and those on the other side of the city stay home. I hope the Xmas spirit will pull **everybody** to Glendale this time (or there may not be a next time). Let me amplify why attendance is encouraged.

In the course of our research into tournament prof-

Southern California Bridge News

Published monthly by ALACBU, Inc. 410 Mill Creek Lane, San Gabriel, CA 91775 Phone: 626-281-2179 email bridgenews@acbldistrict23.org

Editor/Designer...Jennifer EinbergManaging Editor...Mike MarcucciContributing Editor...John Jones

Subscription Rates: \$12.00 per year, private; \$2.00 as portion of District 23 dues; \$3.00 Units outside District 23 if subscribed by entire unit. Copy deadlines: the 20th of the preceding month. Opinions expressed in the Southern California Bridge News are those of the authors and do not necessarily reflect those of ALACBU, Inc., The Bridge News or the Editor. The Bridge News reserves the right to reject material it considers to be in poor taste or deems otherwise unsuitable for publication.

its and losses, we have found that this District was very solvent in the 20th Century, but the 21st Century has not been so kind. Outstanding attendance over the years had allowed organizers to give back prizes, mementos, entertainment events, free treats at night, parking validations, etc., along with keeping entry fees very reasonable – in fact, downright inexpensive. The Treasury balance was accordingly very comfortable. We have lived off those old days for the last 20 years, with a steadily declining balance which is now very close to the danger level; in other words, not being able to afford a tournament contract with a hotel or other venue. We are not like the politicians who can spend money they do not have and still get a good night's sleep. If we do not have an adequate balance to cover our costs, then a contract cannot be signed.

There are rising costs on a Regional's expense listing that we have little control of. ACBL costs continue to escalate and the hotels themselves are increasingly being controlled by the corporation mentality where the bottom line is much more important than doing any favors for the guests who rent their rooms or the groups that rent their space. If we hold down entry fees, as we have for several years, the only way tournament organizers can stay in the "black" is with enough attendance to boost us past that break-even line. That translates to about 1,250 tables for Glendale. When we break that barrier, we will be able to afford more of the extras that we would like to give back to all our players for an even nicer experience. Not breaking it means that we may not be able to risk signing up for a second try. We only had one regional per year in LA for the first half of our 80-year existence. Let's not put ourselves into the situation of having Long Beach as our only regional for the year. Let's break barriers instead.

The Glendale Hilton has offered us a great location for an outstanding bridge tournament. All of the District 23 volunteers are going to work hard to make your first LA year-end tournament a party for the whole week. I am told that Rick Roeder is a great DJ and the dance party will have music that no one will be able to resist. I wouldn't be surprised if Margie will be encouraging costumes all week.

For all those warming up with the San Diego NABC and the always fun Rancho Mirage week, good luck with your warm-ups. We'll be looking for you to make some noise in Glendale.

In the meantime, happy trails.

December 2017 PAGE 3



Pile up your Gold Points with Gold Rush Pairs and New 0-3000 Bracketed Swiss Teams

New Turbo Swiss, Turbo Pairs - Wednesday to Friday! All Turbo games will finish by 12:15!

299er games every afternoon!

Star Speakers before every evening session!

Early New Year Celebration on Saturday, Dec. 301



HILTON LOS ANGELES NORTH/GLENDALE

100 W Glenoaks Blvd, Glendale, CA 91202

Room rate: \$129 (please refer to ALACBU)

Reserve at 818-956-5466 by Monday, Dec. 4th Self parking: \$5

> Card fees: \$14 (\$18 for non-ACBL Members)

Need a Partner?

ĭź

Diane Sachs dianesachs@yahoo.com 562-981-4884

Tournament Manager:

Peter Benjamin ahoneydo@aol.com 310-720-6050

Director-in-Charge:

Ken Horwedel

Tournament Chair: Stan Holzberg District 23 President: Mike Marcucci

Tournament Sanction R1712054 Flyer Designer: Llang Fan.

Tuesday, Dec 26, 2017

Aft Side Game Series (1 of 5) 2:00 pm Fales (slag Gold Rush Pairs (1 & 2 of 2) 2:00 pm & 7:00 pm Stratified Pairs (1 & 2 of 2) ______ 2:00 pm & 7:00 pm PM Side Game Series (1 of 4). ____7:00 pm

Wednesday, Doc 27, 2017

... 9:15 am

AM Turbo Side Game Series (1 of 4)....

AULD LANG SYNE KO (1 & 2 of 4).. 1:00 pm & 7:00 pm Gold Rush Pairs (1 & 2 of 2) 1:00 pm & 7:00 pm MARVIN GRABEL A/B/C Pairs (1 & 2 of 2) ... 1:00 pm & 7:00 pm 299er Patra (single ussalun) Aft Side Game Series (2 of 5)..... 1:00 pm

Guest Lecture Stratified Swiss Teams (single session). 7:00 pm PM Side Game Series (2 of 4)..... ____ 7:00 pm

Thursday, Dec 28, 2017

AM Turbo Side Game Series (2 of 4) ______9:15 am UNIT 553 Turbo Swiss (1 of 2)9:15 am AULD LANG SYNE KO (3 & 4 of 4).. 1:00 pm & 7:00 pm PETER SZECSI KO (1 & 2 of 4)....... 1:00 pm & 7:00 pm Gold Rosh Pairs (1 & 2 of 2) ______ 1:00 pm & 7:00 pm BERNIE MATEER A/B/C Pairs (1 & 2 of 2) ___ 1:00 pm & 7:00 pm

299er Peirs (single sossion) 1:00 pm Aft Side Game Series (3 of 5) __1:00 pm 6c15 pm Guest Lecture.... Stratified Swiss Teams (single session)...... 7:00 pm PM Side Game Series (3 of 4) 7:00 pm

Friday, Dec 29, 2016

9:15 am AM Turbo Side Game Series (3 of 4).... UNIT 553 Turbo Swiss (2 of 2) _9:15 am PETER SZECSI KO (3 & 4 of 4).... Bracketed Swiss Teams (1 & 2 of 2)....

. 1:00 pm & 7:00 pm UNIT 559 Stratified Patrs (1 & 2 of 2) ...

..... 1:00 pm & 7:00 pm 299er Patry (single session) Aft Side Game Series [4 of 5].... ... 1:00 pm

Guest Lecture..... ...6:15 pm PM Side Game Series (4 of 4)..... _7:00 pm

Saturday, Dec 30, 2017

AM Side Game Series (4 of 4) ______ 10:00 am Tux and Tails Compact KO (1 & 2 of 2)

______ 10:00 am & 3:00 pm Gold Rush Pairs (1 & 2 of 2) _____10:00 pm & 3:00 pm

TERRY SCOTT Memorial Stratified Pairs (1 & 2 of 2)..... ___ 10:00 am & 3:00 pm Aft Side Game Series (S of 5) _3:00 pm Stratified Swiss Teams (single session)... _3:00 pm

.6:30 pm

Event Colors

ALACBU New Years Party ...

299ers: Gold Teams: Green Pairs: Blue Breaks: Lectures or Special Events

Sunday, Dec 31, 2017

MORRIS LORBER Stratified Fast Pairs (1 & 2 of 2) 10:00 am & TBA

UNIT 556 Open Swiss Teams (2 sessions) ...

....10:00 am & TBA

Brucketed 0-3000 Swiss Teams (2 sessions)... _ 10:00 am & TBA

Entry Fees for Sunday Swiss: \$60 per pair. \$120 per team.

Boxed Lunch Included.

r may have over 3000 MPs of by average point holding of



DIRECTOR continued from page 1

this issue remains that we should still support world bridge; we should reduce the money the ACBL pays for world bridge, but we should have one overarching motion rather than dealing one at a time with the several aspects of the issue: how much money the ACBL will pay, how much we'll help the USBF raise for themselves, and who selects the WBF board members.

The mere fact that we have two WBF motions in San Diego means that those of us who predicted never-ending re-hash of this issue we're right. We seem to have the same hour-long debate at every NABC. The first vote confirmed the vote from the Toronto NABC. The upcoming WBF motion is the more important one. We voted in Toronto to reduce the amount we pay for world bridge.

The upcoming vote would seemingly cancel that vote by having the ACBL pay \$50K less to the worldbridge but run special games for the USBF to raise the

money. If the ACBL wants to run more special games to raise money that money should go to the ACBL – or to pay for bridge education programs that are being cut. By raising money for the USBF we're effectively negating the vote we made in Toronto to cut the world bridge funding.

Calling for volunteer translators

The ACBL is pursuing ways to make bridge more popular in Mexico and among spanish-speaking people in the United States. The ACBL CEO has asked me to solicit volunteers to hep translate bridge material into Spanish. If you're interested please contact me at the email address listed at the bottom of this column.

Mexico is part of the ACBL, but despite having 120 million population, only a few hundred Mexicans are members of the ACBL.

Contact me at klaned23@gmail.com to share your thoughts.

Win A Week of Free Plays for the Glendale Regional

Announcing the second District 23 – Synrey Onbetween 7:00 a.m. and 11:59 p.m. line Bridge Tournament (2-10 December 2017).

Synrey Bridge is holding another online tournament in cooperation with D23. The Top 30% of players win one or more free plays to be used at the Glendale Regional from 26-31 December at the Glendale Hilton. Search for "Synrey Bridge" in the App Store or Google Play, and download Synrey Bridge to your smartphone to participate in this event.

Gaming Format

Free entry: Registration ends at 11:59 pm on 12/1 Swiss Team format: 8 Boards x 9 Rounds

Each team is composed of one player and three 2-Over-1 robots.

The game starts on 12/2 and ends on 12/10. Players are required to finish one round (8 boards) per day

Tournament Rewards

1st to 3rd place: Free entries for the entire week of the regional

4th to 8th place: Five free entries for the Glendale Regional

9th to top 10%: Two free entries for the Glendale Regional

Top 10% to top 30%: One free entry for the Glendale Regional

Notice: ACBL masterpoints will NOT be given out in this online tournament. Winners only get free plays for the D23 Glendale Regional.

For further information or help, please contact liangfan@synrey.com or call (213)246-9622



From the Director's Chair: Call the The Director

by Jim Perkins

When attention is called to an irregularity, call the director"

A couple of times so far, this month, I have been summoned by a director call only to find the non-calling side complaining in a manner that was beyond zero tolerance about the fact that a director call was made.

Let's be clear about a director call. It is not an attack on the Opponents. It is merely a request to involve a neutral third party in what appeared to the calling side to be an irregularity.

Nobody is accusing anyone of cheating. Nobody is trying to gain an advantage. At most, the calling side is trying to avoid being put at a disadvantage by something that happened at the table.

The proper response to having the director called to your table is to state your version of what happened, when asked, as calmly and clearly as possible. Do not attack or otherwise engage your Opponents (the calling side). To the extent possible, refrain from advocating for a particular ruling. Simply tell the director what happened, when asked.

If you disagree with the director's ruling, say so calmly and quietly. Do not disrupt play or attempt to bully the director into changing the ruling. Directors do make mistakes from time to time. You are entitled to use any available appeal procedures to question the table ruling you received.

Never, under any circumstances, attack your Opponents (or anyone else in the bridge club) even just verbally for calling the director or for anything else that occurs at your table.

In short, be firm about protecting your rights, but be nice.

Carolyn Taff & Marion Napier REALTORS

Your Real Estate Partners for Life

Relocation, Seniors, Luxury Properties and First Time Buyer Specialists Representing Buyers and Sellers in Probate & Trust Transactions; Estate, Condo and Investment Properties; Complex Real Estate Matters; Referrals; and Executive Transfers



RESIDENTIAL BROKERAGE

Carolyn 310-871-5051
Marion 310-721-7782
2444 Wilshire Blvd.
Santa Monica, CA 90403
DRE # 01074069 / 00413050

Looking to Buy, Sell or Lease?

25 years of real estate experience in Los Angeles. I'm here for all of your real estate needs!

Robin Thayer and Associates 310-713-8647 robinthayer@verizon.net



D23 Rank Changes October 2017

Junior Master

Polly Bell, Beth Mary Byrne
Terry Clougherty
William Purcell, Janet Sobell
Gary Suess, Stephan Tow
David Van Fleet
Henry Vlessing, Lynne Weiss

Club Master

Paulette Burkitt, Sally Clark Aimee Deiter, Juliane Deluccio Leo Dittemore, David Finkel Joelle Green, Surjit Hora Linda Lin, Julie Moelis Alison Slattery, Jessie Sullivan David Swartz, Ana Winn

> Sectional Master Darlene Hoy

> Regional Master

Ilene Feinstein, Doni Sidell Sandra Young

NABC Master

Barbara Federman Judi Friedlander

Adv NABC Master Beverly McLeod

Life Master Alan Olschwang, Miriam Wyan

> Bronze Life Master Linda Eagan

SilverLife Master

Sue Fardette, Roy Ladd Diane Licht, Laura Waisler

Gold Life Master

Karen Arase, Sheila Bozin Wayne Otsuki, Larry Slutsky

> Sapphire Life Master Maria Pendergast

> Platinum Life Master Aram Bedros

December 2017 Page 6

Around the Units in District 23



Long Beach by Jon Yinger

www.acblunit557.org www.LongBeachBridge.com

October 22 Unit Game: Overall results: 1st in A: Wenjia Yan/Mark Leonerd, 2nd Marcus Evans/Shailesh Gupta, 3rd John Petrie/Louis Shen, 4th /5 Jackie Hess/Steve Skinner, 5th Alan and Barbara Olschwang, 6th Miriam Bertram/Robert Micone. In the B flight overalls: 3rd Oliver Yildiz/Hanefi Erten, 4th Eva Mroz/Penny Wentworth, 5th Usha Bansal/Rob Preece, 6th Janet Logan/Lucille Hovland. In the C flight overalls: 3rd Nancy Toussaint/Don Vallens, 4tth April and John Berg. In the 199er game Paul Chen/Mark Singer were 1st, Mike Nielsen/Michelle Brenner were 2nd. Congratulations to all!

70+% Games Oct 16 through Nov 15: In the NLM evening game Oct 16 Darlene Harrison/Bill Dilks were 1st with 79.69%. In the 199er game Oct 21 Virginia Brewer/Nancy Karnes were 1st with 72.08%. And in the open game Nov 9 Louis Shen/Walt Schafer were 1st with 71.79%. Congratulations to all three pairs!

Big Masterpoint Awards Oct 16 through Nov 15: In the unit game Oct 22 Xiaoxue Walker/Mark Leonard won 4.52mp for 1st, Marcus Evans/ Shailesh Gupta 3.39mp for 2nd. In other open games: Oct 25 John Bralliar/George Welsh won 3.94 for 1st. Oct 31 Steve Mager/Ted Gibbs won 3.54mp for 1st, Rich Wasser/Mike Welsh 4.16mp for 2nd, Verna Baccus/Gayle Grubb 3.12mp for 3rd. Nov 6 John Melis/Kay Tseng won 4.08mp for 1st, Cliff Goodrich/Robert Gish 3.06mp for 2nd. Nov 7 Steve Ramos/Lynn Danielson won 5.10m for 1st, Rob Preece/Hank Dunbar 3.83 for 2nd. Nov 8 George Welsh/John Bralliar won 3.79mp for 1st. Nov 9

Louis Shen/Walt Scahfer won3.50mp for 1st. Nov 10 Neil Kleiner/David Peim won 4.50mp for 1st, Richard and Joan Buhl 3.39mp for 2nd. And Nov 13 John Melis/Kay Tseng won 5.25mp for 1st, Jo Melis/George Welsh 3.94mp for 2nd. Congratulations to all!

New Club Members: Paul Kennard, Tracey Whitney. Welcome to the club!

Status Changes: New NABC Master: Darlene Harrison. New Bronze Life Master: George Alemshah. Congratulations to you both!

Get Well Wishes to Marcie Evans, Cooie Dampman, Gloria Brown-Cook, Debra Skinner and Mary Thomas

Upcoming Events at the Club

Dec 6 (eve), 8 (eve) & 9 Great Western Holiday STaC extra points, \$12 card fee

Dec 17 Unit Game: Potluck Lunch 12 noon; game 1pm. Card fees \$8 (\$199 for 199ers)

Dec 20 7pm International Fund Game. Extra points, \$11 card fee

Dec 21: Volunteer Day unit-rated game, lunch provided before the game. Extra points, \$11 card fee

Dec 25: Club closed on Christmas

Dec 26-31: Club Membership Week. Extra points, \$11 card fee

News from Leisure World Bridge Clubs by Judy Carter-Johnson

Club Championship Game—Oct 16--Clubhouse #3 Bill Linskey/Larry Slutsky 1 in A. George Alemshah/Jack Dampman 2 in A, 1 in B. Julie Cunningham/Gene Yaffee 3 in A, 2 in B. Fern Dunbar/Rob Preece 4 in A. Jeanette Estill/Marilyn McClintock 5 in A. Sue McHale/Paul Chen 6 in A, 3 in B, 1 in C. Bea Aron/Tybie Becker 4 in B. Chie Wickham/Alan Olschwang 5 in B. Sylvia Kaprelyan/Russell Gray 2 in C. Raimonda Scime/Donald Vallens 3 in C. →

December 2017 Page 7

Club Championship Game—Oct 21—Clubhouse #1 Joyce Henderson/Howard Smith 1 in A. Judith Jones/ Al Appel 2 in A. Verna Burns/Sue Fardette 3 in A. Ted Cooper/Mark Singer 4 in A, 1 in B, 1 in C. Louise Seifert/Stan Johnson 5 in A, 2 in B, 2 in C. Linda Nye/Alan Olschwang 3 in B.

70% Game: Fern Dunbar/Bill Linskey had a 70.34% game Oct 26.

Congratulations: Ruth Kallar, our former Club Manager, Director, etc who celebrated her 95th birthday on Oct 7 and George Koehm who celebrated his 95th birthday on Nov 6!

Reminder: ACBL classifies Leisure World bridge games as "invitational" meaning non-resident guests must secure an advance reservation. Games are held on Monday/Thursday at clubhouse #3 at 12:15. For reservations please call: Monday—Midge Dunagan (562) 594-9686. Thursday—Cookie Pham (562) 431-6453. Phone number for clubhouse #3---Late arrivals, last minute reservations, last minute cancellations, need a partner--After 12:00 noon: (562) 481-7368. Games are also held on Friday/Saturday at clubhouse #1 at 12:15. For reservations please call: Friday—Jeanette Estill (714) 647-2609. Saturday—Sue Fardette (714) 995-5879. Any news for next month's column, please e mail me at jcj90740@gmail.com Results of all Leisure World games are posted on www.acblunit557.org



Pomona Covina by Tom Lill

Unit Game – Saturday, Dec 16, 11:00 a.m. Individual – Saturday, Dec 2, 9:30 a.m., La Verne

In the November Unit game, Bill Papa – Vic Sartor again topped the field, but were held to a paltry (for them) 60.4% score. Second were Joe Viola – Amr Elghamry. Rounding out the honors list by tying for the third spot were Linda Tessier – Paul Chrisney, and Margie Hall – Linda Ananea.

In the November Individual, Gino Barbieri took first place. The two-time defending champ wasn't able to try for the three-peat; some trivial excuse, he was assisting with his wife' recovery from knee replacement surgery. Pretty flimsy, huh? Paul Chrisney was second, Penny Barbieri third, and Clint Lew tied with Steve Mancini for the fourth spot.

As usual, the fight for the top score was a close one. Vic Sartor and Bill Papa's 67.8 % effort edged out Clint Lew and Joe Unit' 67.65% game. Other winners: Richard Patterson, Penny and Gino Barbieri, Hanan Mogharbel, Paul Chrisney, Linda Tessier, Claudia Cochran, Herb Stampfl, Kurt Trieselmann, Ken Bloomfield, Roger Boyar, Linda Stuart, Margie Hall, and Steve Mancini.

Once again, not a single promotion to report this month. How odd. Of course, the brackets do get wider as one climbs the ladder. Glendale is coming up this month, perhaps that will kick start things.

For our Hand of the Month, we have to reach back into the archives for an oldie. Your Correspondent has been conspicuously absent from the tables the last month (remember that knee thing?), so I think I'll present, once again, my favorite hand of all time, this time from the opponents' point of view. Second in hand, no one vulnerable, you pick up this uninspiring collection:

♠QT63 **♥**T86 **♦**Q54 **♣**J54.

Dealer opens 1♠, and after a rustic auction that would have made Victor Hilo1 proud, the opponents wind up in 7♠! You are licking your chops — a sure trump trick, and who knows, maybe that diamond card will be useful. So... do you double? Think on it, while we take a brief digression.

A Plea from your Unit President

Well, yes, it's the same guy who writes this bilge every month. I wear many hats in the Unit. Not all of them fit well.

If you look up the results of our recent Unit game – a STaC, no less – you'll see we had a whopping 3.5 tables. That's just... sad.

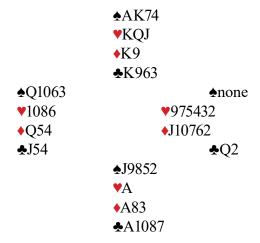
Just as District 23 exists to support its member Units, the Units exist solely to serve their members. The volunteers who put our Unit Game together (no one gets paid except the Director, and that's not going to make anyone rich) do this not because they have to, but to keep bridge alive and well in the Pomona-Covina area. 3.5 tables don't come close to even paying the rent, let alone such trivia as sanction fees, snacks, new cards, and so on. We need **you**, our members, to support us, lest we be forced to fold up the tent and merge with another unit.

Can a merger be done? Certainly; when District 23 was formed there were something like twice the number of member units as now. But the geography gets ugly. For example, the next nearest club game to my home, within the District, is probably the Bridge Center in Arcadia. (No complaints, it's a fine, well-run club.) Well, I can walk to the boundary of District 22 faster than I can drive to the Bridge Center. No, nothing wrong with my car.

So, if you haven't been by to one of our games lately. won't you give us a try? I hear complaints "the games are too small." Hmmmm ... is seems obvious that if more people would come, the games would be larger. Is there a flaw in this logic? There's a feedback mechanism involved, of course. As people drift away and games get smaller, more and more people find the games "too small." But it works both ways. As people drift in and the games get larger.... well, you can see the obvious, I'm sure.

Don't like something about the way our games are run? Our Board meetings are open to all Unit members, and are held 1 hour before each Unit game. Make your voice heard. We're not completely inflexible... I hope. OK, OK, I think I've made my point. We need **you** to come out and play. I'll now go have some cheese with this whine, and finish up the Hand-of-the-Month.

We left our Hero pondering a double of the spade grand. Did you double? Bad news, Buckwheat – a double is the only action that lets declarer make the hand (without peeking, of course). The full deal:



Not the world's greatest grand, missing Q10xx of trumps, is it? But if declarer can guess the trumps (and they are no worse than 3-1 on side), the slam rolls home. But declarer – heck, I told you this was my favorite hand – I asked myself, "what on earth did LHO dou-

ble on? There's no gaping holes outside the trumps!" So after winning the heart lead in hand, I ran the \$9. RHO showed out of course (and was understandably irate with partner over the double!), and I picked up the trumps. Although I could no longer ruff the losing diamond in dummy, clubs being 3-2 let me pitch the losing diamond on the last club. (Two clubs having been thrown on the VKQ of course.)

If LHO doesn't double, you will probably cash one high trump, after which you are toast, maybe going down two! +1770 was a cold top, needless to say.

The hand is reminiscent of a Rueful Rabbit hand2, where he doubled a 7& contract holding &Jxxx. His reasoning was, only a lunatic would double a slam with a finessable trump honor, so the double protects the honor, because declarer won't suspect a lunatic...

Quote for the Month: "Against invincible stupidity, not even the gods themselves shall prevail." (Friedrich von Schiller)

Until next month ...

References: "Play It Again, Slam," Phillip and Robert King, "Victor Mollo's Bridge Club," Victor Mollo (also published as "Masters and Monsters)



1

Santa Clarita-Antelope Valley by Beth Morrin

Instant Matchpoint Game on Wednesday, October 25

- 1 Hal and Carol Underwood 64.2%
- 2 Kathy Swaine and Rand Pinsky -61.28%
- 3 Jackie Moor and Aggi Oschin 51.72%
- 4 Gay Gipson and Judy Smith 51.40%
- 5 David White and Kay Aiken 51.16%

Southern California STaC Week November 13-19 Results

Monday Afternoon, November 13 Friendly Bridge Club in Santa Clarita

NS Winners

- Aggi Oschin and Sharon Hoelscher 64.86%
- 2 Mira Rowe and Dick Stark 50.51%

December 2017 Page 9

3 Ted Maki and Lamonte Johnson - 56.59%

EW Winners

- 1 Robert McBroom and David White 67.14%
- 2 Bernard Seal and John Vacca 62.47%
- 3 Tracy Boys and Russ Buker 59.02%

Tuesday Afternoon, November 14 Joshua Tree Bridge Club in Palmdale

- 1 Henry Rodiger and Sharry Vida 65.74%
- 2 Russ Buker and David White 58.86%
- 3 Onorita Pallanti and Rosalee McEntyre 56.02%

Friday Afternoon Side Game Joshua Tree on November 17

- 1 Henry Rodiger abd Sharry Vida 60.42%
- 2 Onorita Pallanti and Charles Morrin 58.35%
- 3 Russ Buker and Elizabeth Morrin 54.10%

Sunday Afternoon Side Game Joshua Tree on November 19

- 1 Carol and Paul Reukauf 64%
- 2 Kay Aiken and Elizabeth Morrin 59%

Upcoming STaC games

Monday, December 4 at the Friendly Bridge Club in Santa Clarita 12:30

Tuesday, December 5 at the Valencia Bridge Studio in Santa Clarita 6:45

Friday, December 8 at Joshua Tree Bridge Club in Palmdale 12:30

Sunday, December 10 at Joshua Tree Bridge Club in Palmdale 12:30

Unit 556 Board Nominations

Are you looking for adventure of a new and different kind? Unit 556 is seeking members who are interested in running for the Unit Board, beginning January 16, 2018.

This is an opportunity to give back to the Santa Clarita and Antelope Valley bridge community, meet new friends, and have an impact on changing things for the betterment of Unit 556 bridge players.

If you wish to self-nominate, please contact Ruth Baker (rbaker1243@sbcglobal.net) or Beth Morrin (morrin@sbcglobal.net).

Nominations must be received by January 1st.

Election of Board of Directors for Santa Clarita and Antelope Valley

The Unit 556 Board election will be held at the January 16 at the annual "After the Holidays Party" at the Senior Center in Santa Clarita. The potluck dinner will begin at 5:30 p.m. and the board election will be at 6:30 p.m.

Next Board Meeting: The new board will have their first meeting on Tuesday, January 23rd at 5:15 before the Tuesday Night Game in Santa Clarita (6:45 p.m.).



San Fernando Valley by Linda Silvey

Special Congratulations

October Top Ten Masterpoints at The 750 Club were: Susan Raphael 23.78, Dwight Hunt 16.46, Ray Primus 15.84, Mike Klemens 12.29, Bill Raff 11.11, Jerry Goodman 10.36, Vera Mandell 10.08, Etta Sklar 10.05, Marty Hurwitz 10.04, and Phil Jones 9.66. The following earned 70% games: Mike Klemens – Dwight Hunt 73.84% and Bette Gordy - Donna Bauer 71.25%.

December Events at The 750 Club

On Monday – Friday, December 4 – 8, Great Western STaC games will be held at the Club. This is a chance to compete with players in the Western U.S.A. and earn extra silver points. The fee for all games will be \$12. "Holiday Sharing" week will occur Monday – Friday, December 11 – 15. During this week, \$1 from each card fee will be donated to the West Valley Food Pantry, the Club's next-door neighbor. Additional contributions from the players in the form of cash or checks (payable to "West Valley Food Pantry") are encouraged and appreciated.

Holiday-Themed "Free Play" Gift Cards will be on sale for \$10 each, Tuesday – Friday, December 5 – 22. These make excellent gifts for your favorite partners, bridge friends, and even worthy opponents in celebration of Hanukkah, Christmas, or the New Year! →

Club Championship Week will take place Monday – Friday, December 18 – 22. This is an opportunity to earn extra black points for no extra fee.

Calendar

Saturday, December 2, Unit 561 Election for 2017 Board Members, Holiday Bridge and Dinner Party, at The 750 Club. 2 p.m. start time. Contact Marcia Broderick at mm16277@aol.com for further information.

Monday-Friday, December 4-8, Great Western STaC games at The 750 Club.

Tuesday-Friday, December 5-22, Holiday-Themed "Free-Play" Gift Cards on sale at The 750 Club.

Monday-Friday, December 11-15, "Holiday Sharing" Week at The 750 Club.

Monday-Friday, December 18-22, Club Champion-ship Week at The 750 Club.

Mondays, December 25 & January 1, The 750 Club will be closed. Happy Holidays, everyone!

Tuesday, January 16, Braemar Dinner/Bridge Night starting at 6 p.m. For reservations/partnerships, contact nrklemens@aol.com or (818) 609-1071.

Wednesday, February 7, U561 Board Meeting, The 750 Club, 2:30 p.m.Friday-Saturday, May 4-5, U561 San Fernando Valley Sectional, at The 750 Club, Woodland Hills CA.

Friday-Saturday, May 4-5, U561 San Fernando Valley Sectional, at The 750 Club, Woodland Hills, CA.



Torrance-South Bay by Steve Mager

Unit: www.freewebs.com/bridgeatunit568 SBBC: www.southbaybridgeclub.com

Upcoming Events at the South Bay Bridge Club

According to the schedule I was given several months ago the Club Championships in December are as follows. Be aware that the schedule has been changed some in recent months so you might check with the SBBC for any changes to the Club Championship schedule.

Unit Holiday Party: Saturday December 9, Immanuel Lutheran Church,706 Knob Hill, Redondo Beach, Lunch at 11:30AM, Game at 12:30 a.m. Sign Up reservation sheet available at SBBC

Great Western STAC: December 4-9

Club Championship: Tuesday, December 12, 11:30 a.m.

Club Championship, Saturday, December 16, 2:00 p.m.

Club Team Championship, Tuesday, December 19, 7:00 p.m.

Club Championship: Friday, December 22, 11:30 a.m.

December Events at Agile Bridge Club

Great Western STAC: Monday December 4, 12:15 (299er)

Tuesday, December 5 12:15 (499er)

Friday, December 8 10:00 AM 499er & 49 er)

Unit Holiday Party, Saturday , December 9, 11:30 a.m.

Club Christmas Party: Tuesday December 12, Pot Luck and Club Championship

Club Championship Week, December 11 - 15, Monday, Tuesday, Thursday

Supervised Play continues Thursdays 12:15 p.m. and includes a 0-20 game thru December 14

Agile Bridge Club closed December 26

Club Championships

The Club Championships at the SBBC that were listed in previous editions of this column were not scored as such. This being the case no winners for these dates will be listed here. There was a Club game not previously listed as a Club Champioships that was scored as such. This is shown below.

On Friday November 10 the Club Championship was led by Gaye Herringtpn/Wayne Otsuki in Flight A while Betsy Amador/Cal Waller led Flight B and Gerry Gastelum/Nancy Raiche topped Flight C.

Team Winners

October 24: Fran Israel, Luis Gamio, Jim Dutton, Bronek Felczer

November 7: Mary Ann Coyle, Gerri Soffa Carlson, Bo Bogema, John J. McDermott →

<u> </u>	CLMDLK 2)1 /			TAGE 11
		er 14: Fran Israel, Luis Gamio, Jim Dut-		4.5B 3C	
ton, Bronek Felczer			4.5B	Jim Jensen/Hank Sheehan	
		er 21 :Fran Israel, Luis Gamio, Jim Dut-		6C	Christine Uriu/George Stinson
ton	, Bronek F	Felczer			
				Tuesda	y Afternoon, 499er Pairs, Agile BC
		District 22/23 STAC Results			
			1A		Nancy Karnes/Howard Schecter
		g are the pairs in games played in TSB		1B 1C	Rose Marie Tashima/Judith Estes
	_	acing in the overalls of the recent District	3A		Edward Bucklin/Carolyn Woo
22/	23 STAC	November 13-19.	4A		Myron Mitzenmacher/Madge Weinstein
				2B	Carol Decordova/Betsy NIcassio
		Monday Morning, SBBC	6A		Kathleen Shinkle/Virginia Brewer
				3B	Joseph Duke Jim Mercer
2A		Fran Israel Ray Mack		4B	Kathy Soltwedell/Mari Jacobsen
3A		Lucy Gellner/Wayne Otsuki		5B 2C	Andre Dimarco/Gordon Hull
4A		Carol McCully/Ed Barad		3C	Robert Hildreth/John Guerry
	2B	Jeanette Betts/Hank Sheehan		4C	Florence Cooper/Melody Harper
	4B	CarolMason/Pat Schenasi			
	5B 1C	Lorraine and Michael Kammerman			WednesdayMorning, SBBC
	6B	Lise Cote/Kathy Rudolph			
	4C	Marianne David/Harold Koletsky	1A		Lucy Gellner/Luis Gamio
			5A	66	Carol McCully/Ed Barad
	Γ	Monday Afternoon, Agile BC		6C	Sandy Rathbun/Mike McGory
1A	1B	Allan Baraz/Esther Zachs		Wed	nesday Afternoon, Veterans Park
2A	2B 1C	Robert Hildreth/Robert Guerry			•
3A		Loretto Russell/Robert Hall	11/	1	Joyce Nakasaki/Joe Thomas
4A	3B	Joseph Duke/Carol Hatten		10B 2C	Mari Jacobson/Kathy Soltwedell
5A		Kathy Soltwedell/Mari Jacobsen		13B 3C	Tajie Major/Shameem Rahimtoola
6A		Rose Marie Tashima/Betsy Nicassio		9C	Barbara and Peter Chen
	4B	Linda Klebs/Frank Roig			
	5B 2C	Gavin and Julie Spore		Wedr	nesday Evening Side Game SBBC
	3C	John Sellers/Ross Bengel			
	4C	Nan Karnes/Judi Brown	1A		Shirley Chang/Jeff Strutzel
			2A		Mark Raggio/Fran Israel
Mo	onday Eve	ning Side pairs, SBBC and Veterans Park	3A	1B	Joan Chrishal/Chris Freeland
			4A	2B	Lina Asher/Norman Futani
1A	1B	Elaine Godin/Ed Srenco (VP)		3C	Joan and Robert Stillwell
2A		Fran Israel/Steve Ramos (SBBC)			
5A		Gerri Carlson/John J. McDermott (SBBC)		,	Thursday 749er Pairs, SBBC
6A	3B 2C	Virginia Brewer/Paula Hall (VP)	1A	1B	Joyce Klossner/Betsy Miller
	5B	Chris Freeland/Joan Chrishal (SBBC)	2A	2B	Susanne Kuuskmae/Shameem Rahim
	5C	Barbara and Peter Chen (VP)			toola
			3A	3B 1C	Ken Brewer/Jack Stewart
		Tuesday Morning, SBBC	4A	4B 2C	Jean Futami/Carnell Wing field
			5A	5B 3C	Doug Carlson/Harold Schecter
1A		Shirley Chang/Jeff Strutzel	6A		Christin Uriu/Jeanette Betts
2A		Ed Ruttenberg/Ray Mack		6B 4C	Henry and Robin MacMorran

5C Bruce Walker/James DeFlon

Friday Morning, 499er Pairs, Agile BC

1A		Julie Lieb/Dennis Liss
2A	1B	Sue Gocke/Jim Mercer
3A	2B	Joan and Keith Davidson
6A		Ronnie LLoeser/Virginia Brewer
	5.5B 2C	Linda Klebs/Frank Roig
	5.5B	Loretto Russell/Tajie Major
	3C	Anne Doublier/Betz Salmont
	4C	Gail Davis Jean Ray
	5C	LindaGassett/Pamela Haskins

Friday Morning Pairs, SBBC

Petra Green/Mari Jacobsen

2A	Fran Israel/Lucy Gellner
3A	Gaye Herrington/Ted Gibbs

6C

Friday Afternoon Pairs, Beach Cities BC

28A 6B	James and Judith Scott
30A 8B 3C	Barbara and Peter Chen
34A	Shirley Chang/Jeff Strutzel
11C	Barbara Shortwell John Janus

Friday Evening Pairs, Inglewood Beach BC

1A 1B	David Cheshire/Jean Tamaki
6.5A 3.5B	Peter Menotti/Garth Greene
6.5A 3.5B	Joyce Nakasaki/Nick Schwieterman
3C	Joan Chrishal/Virginia Brewer
5C	Jane Tourino/Lee Sagendorf

GUV AWARD

Several years ago in the Blue Ribbon Pairs no less I had my own "God protects the Idiots" story. I thought I held ♠AKx ♥QJTx ♦xx ♣Axxx. I opened 1♣ and pard

bid an inverted 2♣. About this time I noticed that my two small diamonds were actually hearts and I should have opened 1♥. So I bid 2♥ hoping for the best. Partner took a flying leap to 5♣.

Well I figured there was no way I could convince pard that we really belong in hearts so my plan to save matchpoints was to bid a club slam and hope for the best. LHO doubled holding two aces. He lay down the •A and when I sawed it off said "Undouble" as I claimed six. I don't know if anybody else reached slam on these cards but suckering the opps into a double definitely got us a top.

Na Zdrowie

West LA by Jordan Chodorow

The West LA Unit Holiday Party was held on November 19 and was another smashing success. Once again, we were oversold, so make plans to get your checks in early next year. A huge thank you to the Party Committee: Brana Hall, Carolyn Taff and Marcia Fisher. They work tirelessly almost all year round to put together an event that is second to none. Thank you also to Jim Perkins and Ida Simms for directing so capably and with such warm smiles. Congratulations to Cecil and Ted Glaessner, who won the whole shooting match (with Bill Schreiber and Julie Kimelman a strong second), and to Rena Slomovic and Nili Weingart, who won the 299er game! Congratulations also to the highly deserving winners of the Player of the Year Award (Bob Chen) and the Volunteer of the Year Award (Brana Hall)!

Congratulations also to our regular columnist, Bob Shore, who won the Saturday Swiss at the Palm Springs sectional.

Happy Holidays to all from your favorite president (me!).



Problem Solvers' Panel

Moderator: John Jones Panelists: Leo Bell, Ed Davis, Mitch Dunitz, Mr. Mealymouth,

Jill Meyers, Adam Meyerson, and David Sacks

	1	
	IMPs	
U	EW vul	

South	West	North	East				
1♦	2♣	Pass	Pass				
?							
You, South, hold:							
	,	• A J1074 ♣ 95					
	What call d	lo you make?					

I am continuing the December tradition of repeating old, but interesting hands. These hands come from about 8 years ago. The panelist answers are the same, but there are some new editorial comments.

Mealymouth: Pass. I have a normal minimum-range opening, and partner couldn't even raise or make a negative double. No extras, no reopening. Why go for -500 when by passing I can score -90 or +50? The duty to reopen when playing negative doubles is worse than a myth. The truth is that profitable penalty doubles of one- and two-level overcalls are very rare, which is why negative doubles are much better than the penalty doubles advocated by the heroes of my youth (S.J. Simon in Why You Lose at Bridge and Marshall Miles in How to Win at Duplicate Bridge). [Actually, Marshall advocated co-operative doubles.]

Meyerson: Pass. A case can be made for double or 2•, but given the vulnerability and form of scoring, it seems best to defend.

Sacks: Double. It's a toss-up between double, 2, and

pass. If you double, and partner bids 2, what then? [Yes, I ought to have asked that as a follow-up. I like double and will pass 2,]

Dunitz: Double.

Bell: Double. The real problem comes when partner now bids 2.

Meyers: Double. I'll correct 2♥ to 2♠, which will show four spades and five or more diamonds and will deny hearts.

Davis: Double. I will bid 2♠ over 2♥ and pass over 3♥. I have reasonable defense and good playing strength for a 4-2-5-2 13 HCP hand.

This problem is based on a comment Eric Rodwell made in a Master Solver's column a few years ago. He gave this as an example of a hand on which some players would reopen with a double and some would not. Our split panel justified his estimation.



2 IMPs NS vul

North	East	South	West
3♦	3♠	?	

You, South, hold: ♠QJ973 ♥-- ♠Q972 ♣876 What call do you make?

The opponents appear to have between 11 and 13 tricks when they find their heart fit. But they haven't yet found it, so East has a smorgasbord of choices.

Meyerson: Pass. The opponents probably have a slam in hearts. Bidding 5
ightharpoonup here seems likely to push them into it, and it's easy to imagine responder's bidding $4 \ralpha$ and playing there, or even raising to $4 \ralpha$ on a doubleton.

Dunitz: 5. Let the opponents sort this out at the 5-level.

Mealymouth: 5♦ I'll pass South's 5♠ when it comes back to me (not a greedy bone in my body). What's the problem?

Meyers: 5. I suspect South will bid as many hearts as I bid diamonds. If I bid 6. South will bid a frustrated 6. whereas 5. will probably beget 5. and perhaps North won't have enough to raise. I am not a passed hand, so my values are unknown, and South was pressured to bid, which means North may cut his partner some slack, which is just what I want.

Davis: 6♦ They will have an excellent play for 6♥, and I fear that 5♦ may not create enough of a problem for them. I expected 6♦ doubled to be -500, but it could be as much as -1100.

Sacks: 3NT or 4NT or 5 ◆ or 4♠. How do we best keep hearts out of the picture? Let your imagination run wild.

Bell: 4. Isn't that obvious? [Mr. Bell, I don't care how many masterpoints you have. I don't think you'll make 4.]

Many actions are reasonable. My favorite is doubling $3 \clubsuit$, knowing that it is making.



West	North	East	South			
Pass	Pass	2 ♠ *	?			
* weak						
You, South, hold:						
▲ T863 ♥ AQJ9 ◆ A3 ♣ KQ7						
What call do you make?						

Sacks: Pass. Clear-cut. If partner cannot bid, we are missing at most a partscore.

Meyerson: Pass. The alternative is 2NT on this "stopper." That is okay, but partner is already a passed hand (making game iffy) and will balance with a maximum and short spades.

Bell: 2NT. I don't think passing when vulnerable at IMPs is right even though I don't have great hopes for a game opposite a passed partner. Yes, my spade "stopper" is somewhat lacking.

Mealymouth: 2NT. I'm relying on partner to have a double spade stopper. QJ doubleton will do, and so will Q singleton when West leads the J from J7 doubleton. This is perfectly safe, as no West can double opposite today's popular "third seat, favorable vulnerability" Weak Twos.

Meyers: 2NT. RHO, not vulnerable versus vulnerable, could have 5-card suit, I like 2NT, especially because I play Lebensohl and partner, with a spade stopper, cannot bid a natural 2NT if I double.

Dunitz: Double.

Davis: Double. I definitely need a flexible bid on this hand, as I have no idea where we belong. Lebensohl responses will let me know if I should bid over partner's response.

This problem is from Justin Lall. Pass, double, 2NT, and maybe even a twisted $3 \checkmark$ are all possible. I like 2NT, as does Justin.

4	
IMPs	
NS vul	

West	North	East	South
2♠ (weak)	Double	3♠	?

You, South, hold: ♠A8 ♥K76 ◆Q10765 ♣974 What call do you make?

Bell: 4. 3NT could be right, but if partner has the perfect hand for 3NT, we might make 6.

Mealymouth: 4♠. Sorry, Marshall, I just can't get myself to bid 3NT, as I don't see eight fast tricks in the other three suits after a spade lead. If partner has a singleton ♠K or a doubleton ♠Q, I'll blame him for failing to overcall 2NT. Oh, John is directing nowadays? Apology and comment withdrawn. [This reference is to the late Marshall Miles, the former moderator of this column. It will be a long, long time before we forget all of Marshall's accomplishments and the Marshallisms that used to entertain us so much.]

Meyerson: 4♦, a normal bid. 3NT requires an awful lot from partner, and double is likely to reach a 4-3 4♥ which will rarely be a good contract.

Davis: Double. I'll correct 4♣ to 4♠.

Meyers: Double. I think this is close between a responsive double and 4♦ but with ♥Kxx, I am willing to play a Moysian fit in hearts, so I prefer double. Double denies four hearts but shows enough values to play at the four-level.

Dunitz: Double. a) I'll correct 4♣ to 4♠, and b) pass 3NT or 4♥.

Sacks: Double. I'll correct 4♣ to 4♠. I think this sequence shows heart tolerance.

This is another problem from Justin Lall. Pass, double, 3NT, 4•, and maybe even a very aggressive 5• are all possible. I like the flexible double.





North	East	South	West
	2♥ (weak jump)	?	

You, South, hold: ♠985 ♥76 ◆Q10863 ♣AQ6
What call do you make:
a) Board-a-Match, b) IMPs

Mealymouth (a) 3. Go with the frequency odds (could be disastrous, but more often successful) and compete. They say that playing in a 3-3 fit builds character.

(b) Pass. Go with the payoff odds (6-IMP gain if bidding is "right," zillion-IMP loss if bidding is "wrong"). If we have a game, partner will bid again (most likely, 2NT with his balanced 19 HCP), and I'll put him in game.

Meyerson: (a) and (b) Pass. No reasonable alternative. Partner can always balance.

Davis: (a) Pass. Then 3♦ over partner's reopening double.

(b) Pass, but vulnerable at IMPs, double is a close second choice.

Meyers: Double. I play this shows enough values to bid and denies four spades. I don't love it, but unless I'm playing Lebensohl after partner's reopening double, I hate to pass and then have to bid only 3.

Bell: (a) Pass. I'm not tempted to raise clubs with 3-card support or make a negative double with three bad spades.

(b) Pass. I think the real problem will come when partner reopens with a double. (I shall bid $3 \spadesuit$.)

Dunitz: Pass

Sacks: Pass. I don't quite have enough stuff to bid 3♣. Make the ♦Q the king, and I might venture forth. It's definitely not enough to make a negative double with three spades to no honors.

I kibitzed Roger Lee on this hand. Roger doubled, which should have been the winning call. If Roger's partner converted the double, that would get down four and +1100. Roger's partner bid 3NT with a 1444 19 HCP hand. 3NT had 10 top tricks for +430. Roger's counterpart passed, and beat 2♥ four tricks for +400. Roger's partner pulled a wrong card and wound up with nine tricks for +400 and an unusual push.

Support Bridge by Supporting Bridge Players' Businesses



Attorney Jim Perkins
Trusted Advisor
(310) 704-8840

Joint Venture Agreements

Death Planning • Revocable Trusts

Asset Protection • Incorporation

LLC Formation