

Getting to know duplicate bridge

Favourable vulnerability is a condition in a bridge contract whereby a pair (in today's hand is North-South) is not vulnerable and the East-West pair is vulnerable.

Vulnerability simply means that it is more costly to be set a number of tricks. Because of the favourable vulnerability, North-South here is willing to overbid their hands and push the East-West pair into an unmakeable contract.

It will not cost the North-South pair too much if they are left in their unmakeable bid but East-West should fall in their attempt to make their contract, will realize a worse score. So it was in today's hand.

In an auction of 1H (east); pass; 1NT (west); 2 clubs (north): East should rebid his hearts at the 2H level. However, since they are not vulnerable, South may bid 3 clubs. He realizes that this bid will not make but hopes East-West will bid 3H and go down. It is very tempting. This is the hand.

THE HAND:
Bd. No. 6
Dir. E
Vul. E-W

- S - A 6 3
- H - 6 2
- D - K J 4
- C - A Q 6 4 2

- S - J 9 4
- H - 7 5 4
- D - A 8 3
- C - K 9 7 3

- S - K Q 7
- H - A Q 10 8 3
- D - Q 10 9 5
- C - J

- S - 10 8 5 2
- H - K J 9
- D - 7 6 2
- C - 10 8 5

THE ANALYSIS:

Most E-W pairs will brush aside north's 2-C overcall to land in an unmakeable 2-H partial. The fate of this contract rests mainly with declarer's decision how to handle the diamond suit. Since he needs entries to dummy to lead towards his heart holding, most Easts will run a diamond honour through South as soon as he gains the lead, then play a diamond to dummy's 8 when he is in next. With all the red-suit honours lying wrong, East falls a trick short. Assuming North overcalled and the defence started with a club to North's queen and a low spade, return a better line for East to try is to win the spade in hand and cash the A-H. East must lose a heart in any event and should postpone breaking the diamond suit until he can get more information on the hand. Declarer exits with S-Q, North wins and probably gets out with a spade, which goes to dummy's jack. A heart is led and when South shows up with both H-KJ, East can deduce North must have diamond strength for his overcall. A diamond to the ace and diamond off board flushes an honour and declarer's problems are solved.

This hand was played in the Open Pairs Club Championship at the Georgetown Bridge Club, and, the competitiveness of this group found most

north-south pairs pushing the east-west pairs into an unmakeable 3 heart contract for a good score.

Caledon bridge club

Results of the Caledon Bridge Club, November 11: N.S. 1. Peter Rolt and Wayne Hall, 2. Stan Everingham and Jim Paterson, 3. Anne Reid and John Franklin. E.W. 1. Bob Clarke and Dennis Rosendale, 2. Bill Dinan and Bob Smith, 3. Jackie Forsell and Ron Glide. Results of Nov. 12: N.S. 1. Marlene and Jack McFadden, 2. Anne Reid and John Franklin, 3. Grace and Jack Wilkinson. E.W. 1. Ruth and Hugh Mulligan, 2. Mary Morrow and Mary Bryan, 3. Maureen and David Short.

Results of Caledon Bridge Club, November 18: N.S. 1. Wayne Hall and Peter Rolt, 2. Tanya Blatnick and Ron Glide, 3. Stan Everingham and Gord Burbidge. E.W. 1. Tom White and Bob Henley, 2. Ruth and Hugh Mulligan, 3. Lynn and Ray Willot. Results of Nov. 19: N.S. 1. Marlene McFadden and Ken Pearce, 2. Carole Eddy and Bill Cairns, 3. Mike Blatnick and Ron Glide. E.W. 1. Gay Simmons and Jack McFadden, 2. Naureen and Des Devereaux, 3. Marg Tilbrook and Sandy Dowds. Results of Sunday Team Game, Nov. 15: 1. Pat and Gord Burbidge - Lynn and Ray Willot, 2. Diane and Stan Everingham - Eleanor and Stan Everingham, 3. Maureen and Keith Walker - Betty and Adriaan Van Oss.

Party Dec. 22 and all members and bridge players are welcome. The club meets every Tuesday night at the Georgetown Legion Hall on Mill Street in town and game time is 7:45 p.m.

Party Dec. 22

A cordial welcome is extended to newcomers. Don't worry about a partner. The club guarantees everyone a partner and a game. Come and play bridge.

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96 ACRE FARM
Near Battinford. Good buildings, good land, good road and mortgage to qualified purchaser. Asking \$192,500.

LUXURY LIVING
Large 2 storey, 4 bedroom brick & aluminum home on an extra large fenced lot. The vendor has been transferred by his company so we are looking for offers. If you are in the market for a larger home please give us a call. Some of the features are 4 pc. bathroom ensuite in master bedroom, beautiful family room on main floor with brick fireplace, 2 pc. powder room, skylight in main bathroom, basement has roughed in rec. room. Now priced at \$129,000 with excellent financing.

"A REAL BEAUTY"
Solid brick maintenance free immaculate 3 bedroom home, large family size kitchen and a gorgeous knotty pine rec. room, wet bar and wall to wall stone fireplace. This bungalow is sure to please. 2 bathrooms, large fenced lot. \$40,000.00 1st mortgage.

Norm Sinclair 877-R050

EXECUTIVE HOME ON 3 ACRES
Built by an executive for an executive, 1 owner home, spotless, 3 bedroom ranch bungalow, extra large livingroom with dining area. Eat-in kitchen, fully finished basement, rec. room has Franklin fireplace, detached 2 car garage with workshop. 3 acres fully landscaped, lots of room for that garden and fruit trees, for details call 877-9500. \$129,900.

ESTATE SALE IN HILLSBURGH
Investment and retirement property, good financing, excellent for crafts and handiwork, commercial zoning. Start your own business in your own home in this 1 1/2 storey, 3 bedroom brick home. Asking \$59,900.

Ira Switzer 877-9500

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UNDER \$50,000

SMALL DOWNPAYMENT
\$43,900, you couldn't get a detached home on country lot for less. 2 bedroom bungalow in preddy good shape come inspect with Ellen Hogg 877-5296. 194

\$60,000 - \$70,000



HELP WITH YOUR MORTGAGE
If you rent the inlaw apartment in this 3 bedroom brick bungalow situated close to schools and shopping. It's a good opportunity for you to have your own home at a reasonable cost. For details call Marg Parker 877-5296. 158

NEW LISTING
The price is right, \$61,500, for this 3 bedroom brick aluminum sided split on a lot 70' x 110'. Also a 10 percent mortgage until Sept. '83. Call Nancy Keilman 877-5296. 217

NEW LISTING
Older home - pine floors in process of being refinished. Huge lot. In town. Call 877-5296. Nancy Keilman 210

GOLDEN OLDIE
Franklin fireplace in main floor family room, nice garage. Very serene country kitchen bedrooms. Lots of potential, would you believe \$69,900. Call Ellen Hogg today 877-5296. 97

\$70,000 - \$80,000

DREAM HOME FOR ONLY \$69,900
3 bedroom sidesplit with full basement. Large bright kitchen, separate dining room. Recreation room with bar, games room and work shop for dad. Attached garage. All this on a 75' x 125' lot. Don't delay. Call Marg Parker 877-5296. 207

DON'T WAIT
Because this is truly a good detached home approximately 14 years old with 3 good size bedrooms, eat-in kitchen and dining room. The large basement is unfinished so you can do your own thing. Nice big fenced yard and walking distance to Go train. Vendor will hold a mortgage. Asking \$69,900. Call Alice Pokluda 877-5296. 195



S.O.O.H AFFORDABLE
11 1/4 percent mtg. & maint. carries for \$50 per month. Excellent for retirement couple. Phone Nancy Keilman 877-5296. 160

\$100,000 - \$150,000

NEEDS FINISHING
And if you can do it yourself this properly could turn into a good investment. The house is well laid out and the location is excellent. Inground pool w/ hot tub, full basement and swimming pool. Home on 1/2 acre lot in country call Alice Pokluda 877-5296. 167



HARD TO BELIEVE!
Terra Cotta country acre - 100' x 495' with many trees and huge vegetable garden. Dandy 3 bdrm bungalow with hardwood floors. Very private yet 20 min. to the Brampton GO. \$89,900. Cam or Gloria Eades 877-5296. 179

\$90,000 - \$100,000



VENDOR HAS BOUGHT
And must move from this 3 bedroom well maintained home - excellent area good design garage, new upgraded broadband. Immaculate ready for your move. Call Ellen Hogg for details. 877-5296. 164



3 BEDROOMS WALK TO CITY CENTRE
This is a 3 bedroom semi located in Brampton near schools, shopping & park. Lots of extras. Call Susan Carrier 877-5296. Asking in the 90's. 192

NATURE LOVERS HAVEN
2.75 gorgeous trees surround this 3 bdrm home - car detached garage conveniently located just minutes from school, shopping, an excellent buy at only \$98,500. Call Gerry Rotzal 877-5296. 208

COUNTRY SQUIRE SIDESPLIT — \$124,900
Immaculate well maintained home. 3 bdrm, 2 washrooms, 2 walkouts to deck and swimming pool, 2 car garage finished rec room nearly 1/2 acre trees and hedged lot, backing onto farmland, 10 min. Georgetown. Call Gerry Rotzal 877-5296. 134

ORIGINAL CHURCH BASEMENT
Beautifully renovated to present day. Living room with fireplace, dining room, living room with FP, 3 bedrooms. Additional space upstairs for future updating. 200' deep lot. Asking \$125,500. Call Barbara Jennings 877-5296. 101



LEISURE LIFE STYLE INVITED
In this custom built family size house on a large village lot, 20 mins. to Hwy. 401, 4 bedrooms, main floor family room with fireplace, attached 2 car garage. A super home for an active family. Schools and shopping nearby. \$196,000. Please call Pearl Kerby 877-5296. 133



SKI LOVERS
This home could be for you. It is different - it is beautiful and it is close to the ski hills as well as easy commuting distance to the city. Tall tall pine trees can be seen from the many windows. Free standing fireplace warm the dining and living rooms. Inground pool for your summer entertainment. Asking \$145,900. Call Alice Pokluda 877-5296. 187

DISTRESS SALE
Location is excellent and 2000 sq. Home has good potential for somebody able to do a lot of work themselves. 15 acre property has open spaces, some cedar bush at the back and small barn with own well. Call for details. Asking \$119,900. 209



STONE FARMHOUSE
Not many around so make your move now. Large rooms, new septic. Perfect for restoration. Minutes from town on 6 acres. Very comfortable and in preddy good shape. Come inspect with Ellen Hogg 877-5296. 175

COMFORTABLE AND WARM
Log home in quiet setting 2 fireplaces, 3 plus 1 enjoy. Call Nancy Keilman 877-5296. 168



COUNTRY CLASSIC
Charming 4 bedroom Century home built around 1853. The house has 7 rooms on a large country lot in the village of Linchouse. Updated plumbing and wiring and a new roof. Don't delay. Call Susan Carrier for details. Asking \$182,000. 153

\$100,000 - \$150,000

HOME AND WORKSHOP
This property lends itself to an independent lifestyle and lets you work from home in the 37' x 37' shop. Ranch style bungalow features in-law apartment, full basement and swimming pool. Beautiful fertile soil produces all the vegetables you can eat and the vendor will hold an open mortgage. Asking \$129,900. Call Alice Pokluda 877-5296. 94

COUNTRY SPECIAL
Fantastic financing on this 3 or 4 bedroom bungalow with attached garage. Many extras. Built in 2000 sq. ft. home. Spacious rooms for entertaining. Many guest rooms. Nursery off master. Dream kitchen has quality oak cabinets, built in appliances and a perfect setting for your large deck. Lower level completely finished with walkout to pond, regulation size tennis court. A must to see \$189,900. Call Marg Parker 877-5296. 202

\$150,000 - \$200,000



THINK BIG
Use this beautiful 102 acre property for your personal retreat. It has everything. View, pond, hardwood bush, good soil, fences, easy access. 3 bedroom home, barn and log building. Asking \$168,900. Call Alice Pokluda 877-5296. 64



IMPOSING AND ELEGANT
Best describes this large colonial home close to Brampton yet on 2 1/2 acres. Beautiful decor and expensive finish make this an excellent buy at \$124,900. Call Barbara Jennings 877-5296. 181

FINE HOMES
Surround this beauty of a family home. Spacious comfortable well designed and the most beautiful decor - Broadloom upgraded just this year. Inground pool professionally landscaped and more from Ellen Hogg 877-5296. 153



COUNTRY PARADISE BY ACRES
Beautiful country home with bank barn, silo and outbuildings. Barn suitable for horses, almost all assist in financing. Asking \$180,000. Call Gerry Rotzal 877-5296. 200



THE TRANQUILITY OF TREES
Imagine! Your own 4 1/2 acres of whispering pines atop the hills of Erin. 5 1/2 bdrm Cape Cod. 3 baths. Self-contained apartment. Owner will assist with financing. \$165,000. Cam or Gloria Eades 877-5296. 148

\$200,000 - UP



WANT TO ESCAPE THE ORDINARY?
For the rising executive or professional who enters a lot, 2 for 2 bedrooms, 3 baths, a multi-level living room with gallery, huge dining party sized dining room. Total seclusion on 1/2 acre. Close to Caledon ski, hunt, golf and trout clubs. Just reduced \$224,900. Cam or Gloria Eades 877-5296. 118



LOOKING FOR YOUR SIDE OF THE MOUNTAIN?
Try the top Five bdrm colonial on Caledon Mountain Drive. Regulation size tennis court, 40' pool, sauna, 2 story hobby barn, spacious 2 1/2 car lot with over one acre in mature trees. Close to Caledon ski, hunt, golf and trout clubs. Just reduced \$224,900. Cam or Gloria Eades 877-5296. 129

WORKING MAN'S CASTLE
Country acre of hard bush contains workshop, office, storage, dog run and beautifully appointed 4 bedroom chef style home. Expensive wood trim and quality workmanship seen throughout. \$245,000. Please call Barbara Jennings 877-5296. 204



SPACE FOR NANNIE
In this huge bungalow with two levels finished with quality thru out. Extra kitchen and bathrooms - all appliances, sauna, pool, etc., etc. Can only be appreciated by inspecting this fine home with Ellen Hogg 877-5296. 182

NEW HOMES



H&C INVESTMENTS
15 1/2 mortgage 2 years on the two remaining quality homes Main Street Georgetown.
Lot 1 - \$100,000 at 15 1/2 percent
Lot 2 - \$60,000 at 15 1/2 percent
We could write all kinds of enticing things but drive down Main Street take a peek at both houses then drop by the office for a copy of our Schedule "A" which will tell everything necessary. Builder will arrange above mortgage subject to current status and qualification of Purchaser. Contact John Caton 877-5296. 149, 150

COMMERCIAL PROPERTIES



COMMERCIAL OPPORTUNITIES
Village Store - Specialty grocery business in charming Victorian brick building. Busy tourist trade plus local business - high turnover. 25 minutes to Brampton. Large 8 room apt, upstairs. Ideal Mom and Pop operation. Bldg and business for sale together or separately. Details from Cam or Gloria Eades 877-5296. 160



HOME AND GIFT SHOP
Restored to period showing off beautiful wood trim and floors this old Georgian Style home is full of history and a perfect setting for your antiques. A well established gift shop is included in the property in a separate building. Please call for details. Asking \$199,500 plus stock which is optional. Call Alice Pokluda 877-5296. 165

VILLAGE GARAGE
Gas pumps and 3 bays. Possible bike shop downstairs. Lots of flexibility. Apartment upstairs currently leased (month-to-month) \$158,900. Cam or Gloria Eades 877-5296. 191

COMMERCIAL

On one of the busiest intersections of Dundas and Old Carleton Road sidesplit with space for living quarters and business. Details from Ellen Hogg 877-5296. 141

Perfect for the retired couple who want to run a small business from the home. 5 room 2 bdrm home with living room and separate dining room. Pretty garden with year round stream. Commercial wing 30' x 20' - ideal for crafts, boutique, etc. Asking \$98,000 Cam or Gloria Eades 877-5296. 199



ENGLISH PUB AND RESTAURANT
"THE PRICE OF WALES" located in central Orangeville - dining lounge and fully licensed bar facilities for 158. Separate games room. Business and building for sale together or separately. For details call Cam Eades 877-5296. 197

VACANT LAND

BUILDING PLANS
10 acre property to accommodate your dream home. Several good building sites, small pond, some trees reasonable ask price \$26,900. So call now Alice Pokluda 877-5296. 108

EXCELLENT INVESTMENT
77 acres of rolling farmland. Next to planned subdivision - west of Orangeville. Asking \$49,900. Phone for details Doug Mead 877-5296. 215

LOTS FOR SALE
\$23,900 build your own home or duplex on this lot close to town in Acton. 193

Milton - \$45,000 for this building lot with view of the Escarpment. Call Joyce Scott for details 877-5296. 25

VENDOR WILL ASSIST
\$23,900 Build your own home or duplex on this lot close to town in Acton. Call Ellen Hogg 877-5296. 193

LAND - LOTS OF LAND
2 1/2 acres of mixed bush in Caledon area. 25 - 30 percent down, vendor will hold mortgage for balance. Asking \$39,900. Call Susan Carrier 877-5296. 185

SERVICED LOT
15 mins. north of Georgetown. 75' frontage backing onto farm in quiet village. Asking \$20,000. Call Doug Mead 877-5296. 214

BUILDING LOT WITH WORKSHOP
Approximately 1.5 acre lot with cement block building and small office on property. Close to paved road and Georgetown. Vendor will assist in financing. Asking \$45,000. Call Gerry Rotzal 877-5296. 184

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ELLEN HOGG..... 877-4987

NANCY KELMAN..... 877-4422
CAM EADES..... 457-0742
JOHN CATON..... 838-2303
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