## 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 they fall in their attempt to make their contract, will realize a worse score. So it was in today's

In an auction of IH (east); pass; INT (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

THE HAND:

Bd. No. 6 Dir. E Vul. E-W

> S - A 6 3 H-62 D·KJ4 C - A Q 6 4 2

S-J94 H - 754 D - A 8 3 C - K 9 7 3 S - K Q 7

> 5-10852 H - K J 9 D - 762

C - 10 8 5

H - A Q 10 8 3

D - Q 10 9 5

THE ANALYSIS:

Most E-W pairs will brush aside north's 2-C overcall to land in an unspectacular 2-H partial. The fate of this contract rests mainly with declarers decision how to handle the diamond suit. Since he needs entries to dummy to lead toward 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 to in next. With all the red-sult 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 lack. 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 declarers prob-

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

lems are solved.

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

The overall winners of this Championship event were Arthur Kwei and Bill Dinan. Second were George Powell and Petar Gostovic. Third spot was held by Ron Glide and Bob

The Georgetown Bridge Club will hold its annual Christmas

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

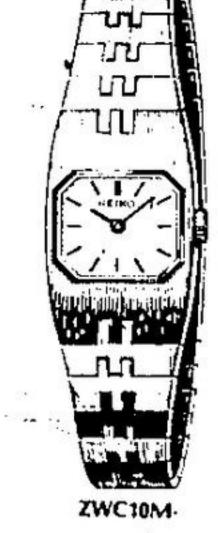
A cordial welcome is extended to newcomers. Don't worry about a partner. The club guarantees everyone a partner and a game. Come and play bridge.

### 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. Lyn and Ray Wilton. 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 Devercaux, 3. Marg Tilbrook and Sandy Dowds. Results of Sunday Team Game, Nov. 15: 1. Pat and Gord Burbidge - Lyn and Ray Wilton. 2. Diane and Stan Everingham - Eleanor and Stan Everingham. 3. Maureen and Keith Walker - Betty and Adriaan Van

ON SALE



Lady Seiko, 17 jewels. Yellow top, stainless steel back.

# enduring

1939

ESTABLISHED JKEINNS JEWELRY

GEORGETOWN MARKET PLACE 877-1230

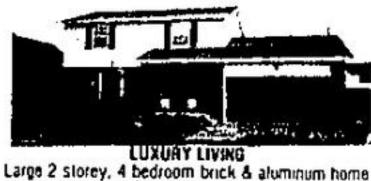
## Canada Trust Realtor L.

877-9500

29 Main Street, S., Georgetown



Near Ballinafad. Good buildings, good land, good road and mortgage to qualified purchaser. Asking \$192,500



on an extra large fenced tol. The vendor has been transferred by his company so we are looking for of fers. If you are in the market for a larger home please give us a call. Some of the features are 4 pe, 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 \$123,900 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 fot. \$40,000.00 1st mor-

Norm Sinclair



Surrounded by bush for privacy. This immaculate bungalow with main floor laundry room, plus beautiful main floor lamily room with fireplace, 2 walkouts to large cedar deck, large Knolly Pine kilchen \$50,000.00 - 10% mortgage near Belfoun-



Built by an executive for an executive. I owner frome, spotless, 3 bedroom ranch hungalow, extra large livingroom with dining area. Eat-in kitchen, fully finished basement, rec room has tranklin fireplace, detached 2 car garage with workshop. 3 acres fully landscaped, lots of room for that garden and fruit frees, for details call 877-9500. \$129.900



ESTATE SALE IN HELLSBURGH Investment and retirement property, good financing, excellent for crafts and hairdressing, commercially zoned. Start your own business in your own home in this 11/2 storey, 3 bedroom brick home. Asking

\$59,900. Na Switzer

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# Royal City Realty Limited

UNDER \$50,000

543.900. You couldn't get a detached home on country lot for less if you tried - 2 bedroom bungalow in pretty good shape come inspect with Ellen Hogg 877-5296.



HELP WITH YOUR MORTGAGE If you rent the intaw 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 877-3296.

The price is right, \$81,500, for this 3 bedroom brick &aluminum sidesplit on a lot 70' x 110'. Also a 10 percent mortgage until Şept. '83. Call Nancy Kelman 877-5296.

**NEW LISTING** 

Older home - pine floors in the process of being refinished. Huge lot. In town. Call 877-5296. Nancy Kelman GOLDEN OLDIE
Franklin (Ireplae in main floor family room, huge garage - very large country kitchen 3 bedrooms lots of potential, would you believe \$49,900. - Call Ellen Hogg today \$77-5794. 97

DREAM HOME FOR ONLY \$41,100 bedroom sidespill 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

Because this is truly a good detached home approximately 14 years old with 3 good size bedrooms, sat-in kitchen and dining room. The arge basement is unfinished so you can do your own thing. Nice blo fenced yard and walking distance to Go train. Vendor will hold a mortgage. Asking \$69,900. Call Alice Pokluda 877-5295.



5-0-0-DH AFFORDABLE 114 percent mtg. & maint, carries for \$550 per month. Excellent for retirement couple. Phone Nancy Kelman 877-5296.

\$70,000 - \$80,000



LOOK HERE Well maintained 4 bedroom home within walking distance to schools and shopping. Finished recreation room and inground pool ands to family fun. Nice private lot, Asking \$79,900. Call Alice Pokluda 877-5296.

My vendor needs to sell this home as soon as possible and will bend over backwards to accommodate your wishes. Beautiful sand coloured broadloom smart kitchen cupboards. Alm. soffits and facia and single car garage. Fantastic Financing at 15½ percent till September 84. Asking \$78,900. Call Alice Pokluda



Out of area offering a good 3 bedroom solld brick bungalow basement finished - good area mature trees - assumable mortgage - come inspect with Ellen Hogg 877-5298.

Right here in town with charming bungatow - 3 bedrooms - very large kitchen, full basement, broadloomed, central vac and air. Vendor can move almost anytime for details call Elfen Hogg

BEAUTIFUL LOT

A borm brick bungatow in scenic vinage of Rockwood close to conservation area. Some of the exceptional features are: spacious oak kitchen, fireplace with heatafators heats main floor, convento heater heats basement. Reduced to \$70.000 Call Gerry Rotzat \$77.5295. 4 bdrm brick bungalow in scenic village o to \$79,900. Call Gerry Rotzat \$77.5296.

OLDER BRICK HOME In good condition, 4 bedrooms, 2 full bathrooms.
Original wood trim. Open verandah across the front, enclosed porch at the back. Ideal, for livingon one floor and renting out the other. Call Nancy Kelman 877-5296. EXCEPTIONALLY CLEAN — ACTON

Detached bungalow 3 bdrm professionally inished rec room wet bar, swimming pool. You don't have to do a thing just "move in" and start enjoying. Asking \$74,500. Call Gerry Rottal 877-5296.



NOW IS THE TIME TO BUY!

Excellent 3 bdrm French Provincial with beautifully finished family room and den or 4th bdrm. Nicely landscaped lot, Existing assumable financing of \$56,000 at well below current rates. Owner anxious - \$79,900. Cam or Giorya

JIM CALVERT......459-3445

REG COOPER......877-9458

\$80,000 - \$90,000

NEEDS FINISHING And if you can do it yourself this properly could furn into a good investment. The house is well taid out and the location is excellent, inground pool adds to family fun so if you would like a home on to acre lot in country call Alice Pokluda

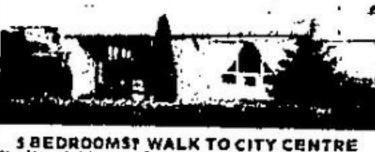


HARD TO BELIEVE!

Terra Colla country acre - 100' x 495' with many frees and huge vegetable garden. Dandy 1 bdrm bungalow with hardwood floors. Very private yet 20 min. to the Brampton GO. \$89,900. Cam or Glorya Eades 877-5296.



And must move from this 3 badroom well maintained home - excellent area good design garage, new upgraded broadloom - immaculate ready for your move - call Etlen Hopp for details.



That's right - a 5 bedroom semi located in Bramalea near schools, shopping &park. Lots of extras. Call Susan Carrier 877-5296. Asking in the

2.75 gargeous freed acres surround this 5 bdrm home. 2 car detached garage conveniently located just minutes from 401 and schools. An excellent buy at only \$98,500. Call Gerry Rottal 208



pool, 2 car parage finished rec room nearly 1/2 acre freed and hedged lot, backing onto farmland, 10 min. Georgetown. Call Gerry Rotzal 877-5296. ORIGINAL CHURCH BASEMENT Beautifully renovated to present day living requirements. Separate dining room, living room with FP, 3 bedrooms. Additional space upstairs for further updating, 200' deep lot, Asking \$95,500. Call Barbara Jennings \$77-5296.



LEISURE LIFE STYLE INVITED In this custom built family size house on a large village (of, 20 mins, to Hwy, 40). 4 bedrooms, main floor family room with Hreplace, attached 2 car garage. A super home for an active family. Schools and shopping nearby, \$96,900. Please call Pearl Kerby 877-5296.

\$100,000 - \$150,000



This home could be for you . It is different . It is beautiful and it is close to the ski hilts as well as easy commuting distance to the city. Tall tall pine, trees can be seen from the many windows tree standing fireplace warm the dining and living room, inground pool for your summer entertainment. Asking \$145,900, Call Alice Poktuda \$77.5296.

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.



Not many around so make your move now large rooms, new septic. Perfect for restoration, minutes from town on 8 acres. Very comfortable and in pretty good shape. Come inspect with Ellen Hogg 877-3296. COMFORTABLE AND WARM

Log home in quiet setting 2 fireplaces. 3 plus 1 bedroom, on huge lot 99 x 158. Come see and enjoy. Call Nancy Kelman 877-5298.



COUNTRY CLASSIC Charming 4 bedroom Century home built around 1853, the house has 9 rooms on a large country lot in the village of Limehouse. Updated plumbing and wiring and a new roof. Don't delay, Call Susan Carrier leday \$11.5284. Asking \$104,900, 206. \$100,000 - \$150,000

HOME AND WORKSHOP This property lends liself to an independent lifestyle and lets you work from home in the 32' x 32' shop. Ranch style bungalow features in-law apartment, high basement and swimming pool, Beautiful fertile soil produces all the vegetable you can eat and the vendor will hold an open mortgage. Asking \$129,900. Call Alice Pokluda 877-5296.

Fantastic financing on this 3 or 4 bedroom bungalow with attached garage. Many extras. Asking \$109,900. 1244 percent mortgage III 1985. Don't hesitate on this beauty. Call Susan Carrier 877-5296.

ELEGANT EXECUTIVE BRICK RANCHER
ON SIZ ACRES
Statety pillared entrance sets the tone of life in
this 3000 sq. ft, home. Spacious rooms for
entertaining. Many quest rooms. Nursery off
master. Dream kitchen has quality oak cabinets,
built in appliances. Walkout from family room to
sarge deck. Lower level completely finished with
walkout to patio. Regulation size tennis court. A
must to see \$189,900. Call Marg Parker 877.5294.
202

Use this beautiful 162 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.

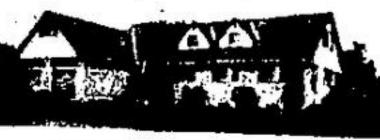


Best describes this large colonial home close to Brampion yet on 21/2 acres. Beautiful decor and expensive faste make this an excellent buy at \$154,900. Call Barbara Jennings 877-5296.

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



Beautiful, country home with bank barn, silo and outbuildings. Barn suitable for horses, almost all workable land good for gardening. Vendor will assist in financing. Asking \$180,000. Call Gerry Rotzal 877-5296.



THE TRANQUILITY OF TREES Imagine) Your own 41/2 acres of whispering pines set high in the hills of Erin. Six borm Cape Cod - 5 baths, self-contained apartment. Owner will assist with financing, \$165,000. Cam or Glorya Eades 877-5296.

\$200,000 - UP



WANT TO ESCAPE THE ORDINARY?

READ ON

For the rising executive or professional who enterains a lot. 5 (or 6) bdrms, 5 baths, a multi-level living room with gatlery, huge dinner party sized dining room. Total seclusion on 2 5 ac. on Mississauga Rd. Pool, sauna, separate apt. Many, many extras \$375,000. Cam or Glorya Eades 877-5296.



LOOKING FOR YOUR SIDE OF THE MOUNTAINS the topi Five borm colonial on Caledon Mountain Drive. Regulation - size:tennis-court, 46' pool, sauna, 2 storey hobby barn. Spacious Ja ac. lot with over one acre in majure trees. Close to Caledon ski, hunt, golf and trout clubs. Just reduced \$224,900. Cam or Glorya Eades

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



SPACE FOR NANNIE
In this hupe 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.

**NEW HOMES** 

Bring your plans and have your dream home built on this country lot minutes from town, Call Ellen Hogg for details, 877-5278,

### **NEW HOMES**



HACINVESTMENTS H&C INVESTMENTS

151/2 mortgage 2 years on the two remaining quality homes Main Street Georgetown.

Lot 1 - \$100,000 at 151/2 percent

Lot 2 - \$80,000 at 151/2 percent

We could write all kinds of inficing 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 averything necessary. Builder will arrange above mortgage subject to current rate and qualification of Purchaser, Contact John Caton \$77.5296. 149,150

CUMMERCIAL

**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, Bidg and business for safe together or separately. Details from Cam or Glorya 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 Affice Pokluda 877-5296.

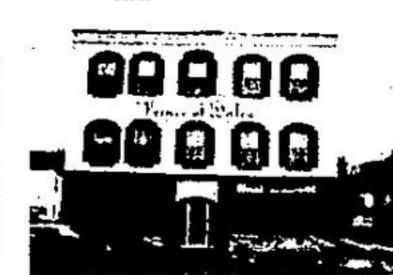
Gas pumps and 3 bays. Possible body shop downstairs. Lots of parking. Business presently leased. Lots of flexibility. Apartment upstairs currently leased (month-to-month) \$158,900. Cam or Glorya Eades 877-5294. COMMERCIAL On one of the busiest intersections of Dundas and

VILLAGE GARAGE

Old Carriage Road Sidespill with space for living quarters and business. Details from Ellen Hogg

B77-5296.

HOUSE AND STORE Perfect for the retired couple who want to run a small business from the home. Snug 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 Glorya Eades 877-5298.



ENGLISH PUB AND RESTAURANT "THE PRINCE OF WALES" tocated in central Orangeville - dining lounge and fully licensed bar facilities for 158. Separate games room, Business and building for safe together or separately. For detalls calt Cam Eades 877-5296.

**VACANT LAND** 

**BUILDING PLANS** 10 acre property to accommodate your dream home. Several good building sites, small pond, some frees reasonable asking price \$36,900. So call now Alice Pokluda 877-5296.

EXCELLENT!NVESTMENT. 77 acres of rolling farmland. Next to planned subdivision - west of Orangeville, Asking \$69,900. Phone for details Doug Meal 877-5296.

LOTS FOR SALE \$23,900 build your own home or duplex on this lot close to town in Acton. Milton - \$45,000 for this building lot with view of the Escarpment Call Joyce Scott for details 877-5296.

close to town in Acton. Call Elsen Hogg 877-5294. LAND-LOTS OF LAND

**VENDOR WILL ASSIST** 

\$23,900 Build your own home or duplex on this lot

21/3 acres of mixed bush in Caledon area, 25 - 30 percent down, vendor will hold mortgage for balance. Asking \$39,900. Call Susan Carrier

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

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.

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BARBARA JENNINGS ..... 877-2143 GERRY ROTZAL............ 877-3196 ELLEN HOGG......877-4987

NANCY KELMAN............ 877-4422 CAM EADES..... JOYCE SCOTT ..... 878-1628 ALEX GLENN (Manager)....877-0542



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