

# Duplicate bridge club

Today's hand is interesting in that it involves a fair amount of competition.

Remember that in duplicate bridge a partnership can earn points by bidding and going down as long as the negative score is not greater than the opposition's possible positive score.

East-West can make a few in no trump but if north-south can find their spade fit, the auction should become a heated one. East-West should make a plus 120 and a few even earn a plus 180.

Therefore if North-South can bid spades and be allowed to play two or three, the resulting down one or two tricks will beat the East-West score by 20 points. The reason for this is that each down trick costs 50 points.

Down one doubled would be only 100. Two down not doubled would also be a 100. All of these scores are not as good as East-West making 120.

This was the hand:

**THE HAND:-**  
Bd. No. 1  
Dir. N  
Vul - none  
  
S-Q10974  
H-A10653  
D-10  
C-52

S-832      S-AK  
H-KJ      H-Q942  
D-J875    D-A32  
C-Q874    C-KJ96

### THE ANALYSIS:

1 NT seems like a normal resting spot for E-W after East routinely opens 1 NT in second seat. If N is brave enough to balance with a landi 2 C (asking for better major), E-W will probably be pushed to 2 NT or 3 C.

In NT the declarer, East should win 8 tricks in spite of South's best lead of a spade. His losers should be limited to the Club A, the Heart A and 3 spades. Note that if South leads a diamond, this will probably not cost since East should not put up dummy's jack at trick one.

At those tables where North has employed landi, a gambling South may earn his side a zero if he competes to the 3-level in spades. If north-south do buy the contract, the defenders must lead trumps at every opportunity to ensure a two-trick set.

The North-South winners at the Georgetown Bridge Club were Ron Glide and Jackie Forsell with Petar Gostovic and Peter Gifford earning second spot and Kay Campbell and Gladys Yeates taking third.

The East-West winners were Fred Allen and Denis Rosendale. Ron Rockford

and Joe Maurer were second and Blayne Hillock and Hans Buscher were third.

The Georgetown Bridge Club welcomes anyone who wishes to play bridge to come and play at the club. The game occurs every Tuesday evening at the Legion Hall in town. Game time is 7:45 p.m. Come and play bridge!

# Contracts avoid marital dispute

**Herald Special**  
Although some people claim that marriage contracts take the romance out of getting married, and can create problems where there were none, there are a number of reasons why more and more people are making marriage contracts.

A marriage contract can cover any arrangement a couple may wish to make about their life while they are living together.

For example, it might deal with financial

arrangements during the marriage. Each spouse might be required to contribute a certain percentage of his or her income to a joint bank account, with the money in the account being used for family expenses, such as mortgage payments, food, heating, electricity, and dental fees. The contract might allow each spouse to put the remainder of his or her income into a private account.

The contract can make it clear that all major

## Legally Speaking

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decisions, such as moving from one home to another, must be made by both spouses. It might state that both spouses have a right to pursue their own careers throughout the marriage.

A marriage contract can

also deal with how children will be raised. It might set out the kind of religious upbringing the children will receive, and the type of school they will attend.

The contract can also deal with some of the

issues that must be decided when a marriage breaks down. This is often difficult for spouses in the midst of the emotional trauma of the breakdown of their marriage to discuss such things as support payments and the division of property in a rational, amicable way.

When making this part of the contract, it is important to keep the Family Law Reform Act in mind. The Family Law Reform Act

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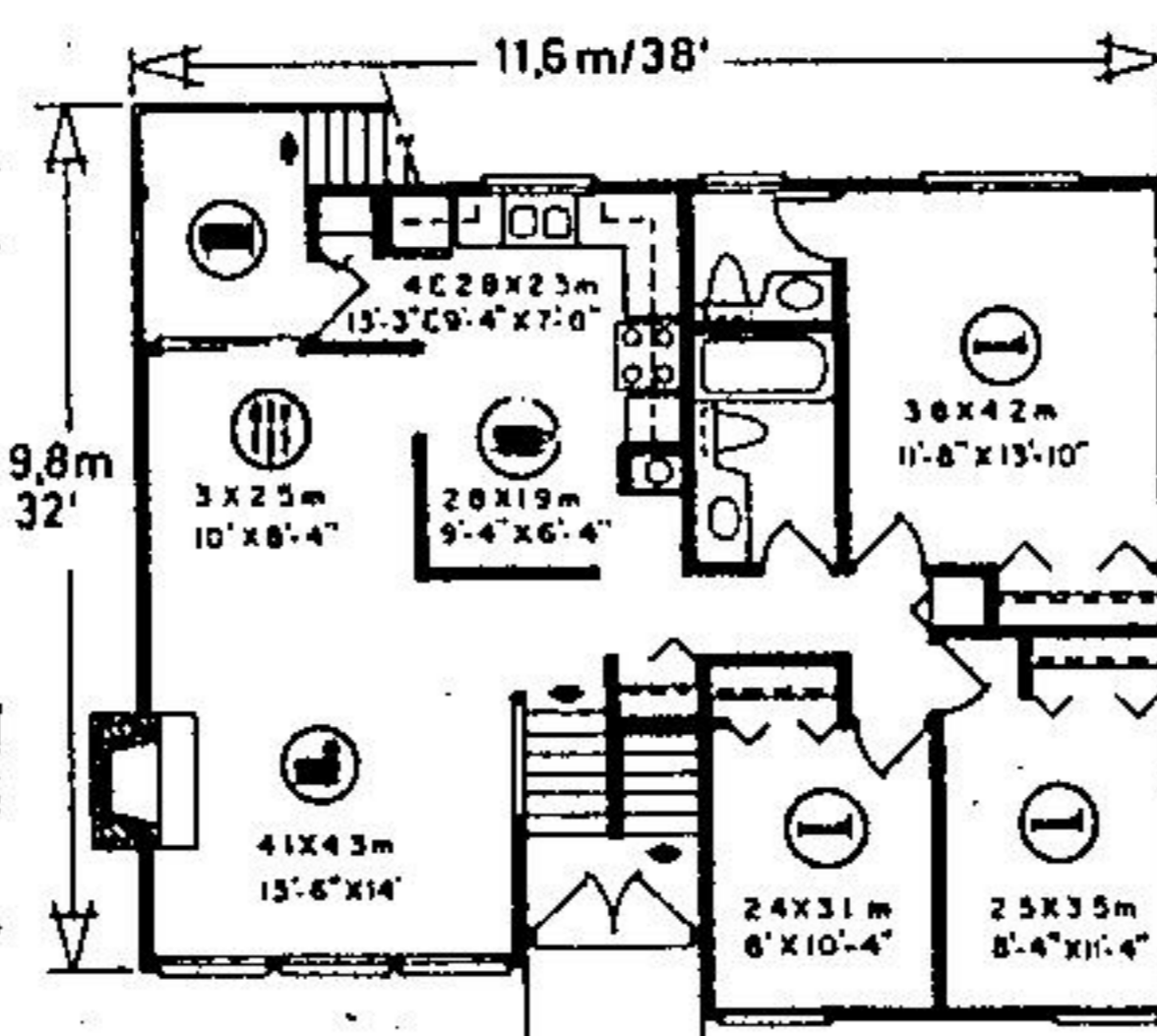
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**PLAN NO 80-1094**  
①: 1016 m<sup>2</sup> / 1094 sq ft / pi.<sup>2</sup>  
②: 11.6 m / 38 ft / pi



### CONVENIENT SPLIT ENTRY DESIGN WITH A RUSTIC TONE

Here's a smartly contemporary-style home plan of the highly practical and ever-popular split entry type, which is perfectly suited to the medium frontage residential building lot, and which contains almost 1,100 square feet of finished floor area, for present use, and perhaps 75% as great an area in potential on the roughed-in lower level. The high-style exterior finish, in mixed horizontal, vertical and diagonal channel siding, with fieldstone veneer accents and chimney, presents a facade reminiscent of a mountain ski chalet.

The wide, double-doored main entry leads into a compact reception foyer which faces twin half stairways — the right hand one leading to the unfinished lower level, the left hand one leading up to the main living level.

The upper level foyer leads traffic naturally to the left and into the very large L-shape living-dining room combination. The living room features a raised-hearth masonry fireplace and full-width, front-facing windows for view and excellent natural light. The dining area has a sliding glass walk-through window leading onto the elevated rear balcony, for easy access to outdoor dining in fine weather.

The well-planned L-shape kitchen-nook combination has an excellent work triangle configuration, generous countertop work surfaces and abundant cupboard storage facilities. The kitchen also connects to the balcony, for easy serving of casual outdoor meals in fine weather.

All three bedrooms are positioned around the central bathroom and linen storage, and well away

from the main entertaining area for freedom from disturbance. Each has good exposure for dramatic view, ventilation and natural light, and each has ample closet storage. The large master bedroom has a two-piece ensuite bathroom for convenience and easing of traffic congestion around the central bathroom on busy mornings.

The un-finished lower level contains a roughed-in masonry fireplace and roughed-in plumbing for a three-piece bathroom. This area could be developed as additional accommodations or as recreational facilities, according to individual family preferences and space requirements.

Plans for design No. 80-1094 may be purchased either by the single set, at a cost of \$130.00 for the first set and \$25.00 for each additional set, or by the package. A five-set package, including the first set, is economically priced at \$185.00 and an eight-set package, also including the first set, is only \$225.00.

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