



Charged Party(ies)	Jerome Halperin Margot Halperin	ACBL #	2961261 3695395	Hearing Date	10/19/21
Disciplinary Body	Online Ethical Oversight Committee		Hearing Location	Web-Conference using Zoom	
Charging Party	Joseph Jones	ACBL#	5399696	Complainant	Robb Gordon ACBL# K652927

**COMMITTEE MEMBERS WHO HEARD THE CHARGES**

Name	ACBL #	Name	ACBL #
Karen Walker, Chairman	K090945		
Ira Chorush	J278924		
Mark Perlmutter	K543036		

**INDIVIDUALS WHO PARTICIPATED IN THE HEARING** (excluding committee members)

Name	ACBL#	Via	Capacity	Name	ACBL#	Via	Capacity
David Sizemore	L611191	web conf.	Adv-Charging P	Jerome Halperin for Margot Halperin	2961261	web conf.	Adv-Charged #
Jerome Halperin	2961261	web conf.	Charged Party			Select One	Select One
Larry Sealy	P541643	web conf.	Witness			Select One	Select One
Marilynn Greenberg	L635007	web conf.	Advisor			Select One	Select One

**EVIDENCE AND ARGUMENTS PRESENTED** (Summarize evidence and arguments presented including testimony. If additional space is needed, continue on page 3 of this hearing report.) (Note: provide new documentary evidence introduced during the hearing to the Office of National Recorder)

See attached.

**COMMITTEE FINDINGS OF FACT** (based on the evidence, state the committee's conclusion as to what happened)

See attached.

**DECISION** (click on the box next to Not Responsible or Responsible of violating the CDR to add a check mark.)

Not responsible

Responsible

**CDR GROUNDS FOR DISCIPLINE** Type the section(s) and description(s) found in CDR 3 which led to the discipline.

301(A)(2): Collusive Cheating: Other, "Collusive Cheating" is an agreement, whether implicit or explicit, made between two or more people, other than Collusive Signaling, to affect the outcome of a competition in any manner not expressly permitted by Law 73. Neither person need be a contestant to be charged under this section. (August 15,2020 version)

**DISCIPLINE** (Unless a discipline begins immediately, which requires you to complete a Notice of Immediate Discipline, all begin dates should start at least five days after you submit this hearing Report to the Office of National Recorder.

Disciplined Party is convicted of premeditated or collusive cheating (or has admitted to such action). CDR 401(H) YES  NO

	Start Date	End Date	Additional Requirements/Comments
<input type="checkbox"/> REPRIMAND		N/A	<input type="checkbox"/> Letter of Reprimand Attached
<input type="checkbox"/> PROBATION	10/11/2022	04/10/2024	Probation for 18 months after suspension during which Mr. and Mrs. Halperin cannot play on-line together
<input type="checkbox"/> SUSPENSION	10/11/2021	10/10/2022	Suspension for one year beginning on date of suspension from BBO or if not, date of last on-line play

Is the disciplined party Suspended because of an Ethical Violation (CDR 401(H))? YES  NO

Is the Suspension imposed due to an Ethical Violation more than one year (CDR 401(H))? YES  NO

EXPULSION  N/A

SUSPENDED SENTENCE (only used in conjunction with an imposed Suspension from above that you have converted to Probation). State the condition of the sentence below

EXCLUSION from Events and Programs (list the exclusions and the dates of the events or activities). CDR 401(F)

REDUCTION OR FORFEITURE of Masterpoints (MP) or Tournament Rank or Disqualification. Please specify below:  
Forfeiture of all Masterpoints earned together on-line since March 26, 2020

**STATE THE OFFENSE(S) FROM APPENDIX B, CHART 1 and/or CHART 2 OF THE CDR**

The offense is not listed on Appendix B. It is set forth at CDR 301 (A) (2) Collusive Cheating: Other, "Collusive Cheating" is an agreement, whether implicit or explicit, made between two or more people, other than Collusive Signaling, to affect the outcome of a competition in any manner not expressly permitted by Law 73. Neither person need be a contestant to be charged under this section. (August 15,2020 version).

The discipline imposed above is outside  the recommended guidelines of Appendix B, Chart 1 and/or Chart 2. If it is OUTSIDE the guidelines, a reason must be stated below.

Violation of CDR 301(A) (2) is a First Degree Violation under CDR 301(A)(6), which provides: Appropriate Discipline. The recommended discipline for a finding that a person has committed a First Degree Ethical Violation is no less than 2 years Suspension to Expulsion, with an appropriate term of Probation no less than 2 years following the term of suspension, and removal of 25-100% of the Disciplined Person's total masterpoint holding. See Attachment for reasons why lesser periods of suspension and probation were imposed by the Panel.

**RESPECTFULLY SUBMITTED (CHAIR)**

/s/ Karen Walker

Date: 11/16/21

Electronic Signature (type name above)

Wet Signature (sign above)

## Summary of evidence and arguments - Halperins

Jerome Halperin (“JH911” on BBO) and Margot Halperin (“mbh113” on BBO) are married and live in the Palm Springs area. Neither of them is a Life Master. Mr. Halperin holds 450 points (August 2021 cycle) including 20 Gold points, 44 Red points, and 66 Silver points. He joined the ACBL on April 4, 2000 and was reinstated from inactive status in October 2007. He joined BBO on March 26, 2020. Mrs. Halperin holds 227 points including 19 Gold, 17 Red points and 34 Silver points. She joined the ACBL April 29, 2004. She joined BBO on March 25, 2020.

On December 20, 2020, the National Recorder of the ACBL filed a Pattern of Conduct Complaint against Mr. and Mrs. Halperin, alleging that they had colluded during their online play together by exchanging Unauthorized Information (“UI”). This Complaint was based upon a player memo from a game on October 10, 2020 that showed two blatant examples of hands where the subjects’ actions can only be explained by the exchange of UI.

Two volunteer investigators reviewed hands played over a one-month period from October 11, 2020 – November 10, 2020. (See Investigation Report of Larry Sealy, dated November 23, 2020 attached at Exhibit A). Both investigators concluded, with examples, that the pair was obviously colluding. The National Recorder concurred.

On August 28, 2021, based upon the Complaint, the Executive Director of the ACBL submitted a Charge Letter to the Online Ethics Oversight Committee (“OEOC”), asserting that the Halperins had violated Code of Disciplinary Regulations (“CDR”) section 301(A)(2), which provides: *Collusive Cheating: Other*. “Collusive Cheating” is an agreement, whether implicit or explicit, made between two or more people, other than Collusive Signaling, to affect the outcome of a competition in any manner not expressly permitted by Law 73. Neither person need be a contestant to be charged under this section. (Version Aug. 15, 2020).

The National Recorder obtained an analysis of the available online and face to face (“F2F”) game data from ACBL Live for Clubs and ACBL Live databases, as well as the BBO results for those events solely played on that platform. Playing with other partners in tournament events, Mrs. Halperin had an average percentage of game (“APG”) of 47.13% with six sessions under 50%. In club events, she had an APG of 53.94% with one session under average. Playing with other partners in tournaments, Mr. Halperin had an APG of 52.08% with six sessions under 50%. In F2F club events, he had an APG of 52.89% with 15 sessions under average. In virtual club events he had an APG of 54.64% with two sessions under average.

Mr. and Mrs. Halperin played together in 28 F2F club events and 16 F2F tournament events. They also played together in 111 virtual club events and 7 online tournament events. In F2F tournaments, they had an APG of 49.63% with 8 sessions under 50%. The National Recorder concluded that the quantity of session information data available was sufficient to establish a baseline of performance.

The baseline data was compared with events played on BBO. Virtual club results showed an APG of 56.08% with 17 sessions under average (15.32% of total played). Online tournament results showed an APG of 58.10% with one session under average (14.29%). The improvement

in AGP combined with a significant drop in below 50% sessions strongly suggested to the National Recorder that the pair was using some form of UI during Online play.

The hearing panel was comprised of Chairperson Karen Walker, Ira Chorush and Mark Perlmutter, with Marilynn Greenberg serving as Advisor. Prehearing document disclosures by the Advocate for the ACBL, David Sizemore, and Mr. Halperin, representing himself and Mrs. Halperin, were compiled in a 73-page hearing packet that was distributed to the hearing panel in advance of the disciplinary hearing that was held on Tuesday, October 19, 2021 via video conference. A copy of the Halperin's convention card was included in the packet (see Exhibit B).

In his disclosure, Mr. Sizemore advised that he had reviewed six sessions, comprised of 108 boards, where the Halperins played online together. He provided links to the 108 boards, which are set forth in Exhibit C hereto. Out of the 108 boards, Mr. Sizemore determined that over 50% of the boards played were either very likely or likely to be suspicious of collusion in violation of Rule 73 utilizing "U/I" other than by signaling. He also noted boards generally normal or of possible exonerative character. He submitted 24 sample hands that he offered to be good examples of evidence of the charges and two boards that he believed to be exculpatory (see Exhibit D). He also submitted a second collection of 15 boards with brief introductory remarks about why various leads, plays or auctions support may his conclusions (see Exhibit E).

In his disclosure, Mr. Halperin included a personal statement and responded to a collection of 40 hands from those presented by Mr. Sizemore (see Exhibit F). The lack of a unique numbering system as well as Mr. Halperin's failure to present the actual hands makes his presentation somewhat difficult to follow.

Mr. Sizemore made a brief opening statement and turned the presentation over to his expert witness, Larry Sealy. Based upon his review of the hands played by the Halperins, Mr. Sealy made several general observations (see Investigation Presentation of Larry Sealy, dated October 19, 2021, attached at Exhibit G):

- Their skill level is low
- Their bidding is rudimentary -- they do not use cuebids or control bids, their convention card is sparse and it's not clear what bids are forcing and not forcing.
- Their opening leads almost always hit partners strong suits
- They usually raise with a minimum when partner has a strong hand
- They usually stop bidding when partner is weak
- They overbid when partner has underbid and vice versa
- They have too many strange leads or bids that nevertheless work
- These observations lead to the conclusion that there can be no other explanation than the Halperins are exchanging UI

Mr. Sealy put up on the screen a number of pairs of hands that he believed reflected the exchange of UI. Again, the boards did not have unique numbers so it was difficult for everyone,

especially Mr. Halperin, to follow along in his/her packet. He also attempted to present some hands that had not been provided to Mr. Halperin in advance, so Ms. Walker advised him to skip those hands, which he did. The following are the pairs of hands that Mr. Sealy focused on at the hearing and his explanation of why each pair of hands indicated a pattern of collusion:

## Sealy Review of Halperins Example Deals Oct 19, 2021

### Play of the Hand Example

This deal is provided to demonstrate skill level. MH played 6Cx with a spade lead. The contract is cold by either a) ruffing dummy's other spade and 3<sup>rd</sup>/4<sup>th</sup> rounds of diamonds or b) setting up hearts. But she played a second round of trump (after all had been drawn) and could no longer make.

15 D	N mbh113	W	N	E	S
	♠ KQ9 ♥ K97 ♦ 97 ♣ AK975	1♥ 2♣ 2♥ 3♣ 3♥ P P P			P
W pdoza42		E Jan123T			
♠ 108 ♥ AQ1054 ♦ AQJ102 ♣ 2		♠ 6542 ♥ J83 ♦ K8 ♣ Q843			
	S JH4911				
	♠ AJ73 ♥ 62 ♦ 6543 ♣ J106	3♥ W NS: 0 EW: 0			

<https://tinyurl.com/dd132n15>

### Defensive Example

Declarer mis-guessed clubs. The dummy has a good SQ with no entry. JH is known to hold HK, so a heart return is clear. MH returned a spade, allowing declarer to pitch club loser.

14 D	N mbh113	W	N	E	S
	♠ AJ87 ♥ J10874 ♦ Q5 ♣ K6	1♥ X 1♦ P P 2♣ 3♦ P P P			P
W rainbow987		E cloverenge			
♠ Q42 ♥ Q952 ♦ 63 ♣ Q1032	♣ K ♣ Q ♣ 7 ♣ 9	♠ K6 ♥ 3 ♦ AK109874 ♣ A87			
	S JH4911				
	♠ 10953 ♥ AK6 ♦ J2 ♣ J954	3♥ E NS: 3 EW: 4			

<https://tinyurl.com/dd141n14>

## Raises

Raising here without much. Partner is strong:

15 D	N mbh113	W	N	E	S
	♠ KQ9 ♥ K97 ♦ 97 ♣ AK975	1♥ 2♠ 2♥ 3♠ 3♥ P P P			P P P
W pdoza42		E Jan123T			
♠ 108 ♥ AQ1054 ♦ AQJ102 ♣ 2		♠ 6542 ♥ J83 ♦ K8 ♣ Q843			
	S JH4911				
	♠ AJ73 ♥ 62 ♦ 6543 ♣ J106	3♥ W NS: 0 EW: 0			

<https://tinyurl.com/dd132n15>

No raise!

10 D	N mbh113	W	N	E	S
	♠ 86 ♥ AQ1087 ♦ Q104 ♣ Q94	1NT 2♥ 1♠ P P P		2♠ P	P
W Louis Fort		E josiecat4			
♠ J4 ♥ 92 ♦ KJ932 ♣ K852		♠ AKQ1053 ♥ 65 ♦ 75 ♣ AJ10			
	S JH4911				
	♠ 972 ♥ KJ43 ♦ A86 ♣ 763	2♠ E NS: 0 EW: 0			

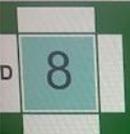
<https://tinyurl.com/dd141n10>

Going really low:

	<b>N</b> ftmary1815 ♠ AKQ874 ♥ 109 ♦ Q754 ♣ 2	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>1♥</td> <td>1♠</td> <td>2♥</td> <td>1♦</td> </tr> <tr> <td>P</td> <td>2♠</td> <td>P</td> <td>X</td> </tr> <tr> <td>P</td> <td></td> <td></td> <td>P</td> </tr> </tbody> </table>	W	N	E	S	1♥	1♠	2♥	1♦	P	2♠	P	X	P			P
	W	N	E	S														
1♥	1♠	2♥	1♦															
P	2♠	P	X															
P			P															
<b>W</b> JH4911 ♠ 63 ♥ AJ865 ♦ 93 ♣ QJ54	<b>E</b> mbh113 ♠ J92 ♥ KQ432 ♦ K2 ♣ 873																	
	<b>S</b> fredf78617 ♠ 105 ♥ 7 ♦ AJ1086 ♣ AK1096	2♠ N      NS: 0 EW: 0																

<https://tinyurl.com/dd563n7>

Going High:

	<b>N</b> ftmary1815 ♠ 7 ♥ KQJ10874 ♦ J5 ♣ J73	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>1♣</td> <td>3♥</td> <td>X</td> <td>P</td> </tr> <tr> <td>3♠</td> <td>P</td> <td>4♣</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S	1♣	3♥	X	P	3♠	P	4♣	P	P	P		
	W	N	E	S														
1♣	3♥	X	P															
3♠	P	4♣	P															
P	P																	
<b>W</b> JH4911 ♠ AK64 ♥ A62 ♦ 104 ♣ AK65	<b>E</b> mbh113 ♠ QJ105 ♥ 5 ♦ Q963 ♣ Q982																	
	<b>S</b> fredf78617 ♠ 9832 ♥ 93 ♦ AK872 ♣ 104	4♠ W      NS: 0 EW: 0																

<https://tinyurl.com/dd563n8>

Going Low:

<div style="border: 1px solid black; padding: 5px; display: inline-block;">14<sub>D</sub></div>		<b>N</b> mbh113 ♠ AJ10 ♥ 10752 ♦ K10 ♣ Q964	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>P</td> <td>1♠</td> </tr> <tr> <td>P</td> <td>2♠</td> <td>P</td> <td>P</td> </tr> <tr> <td>P</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S			P	1♠	P	2♠	P	P	P			
W	N	E	S																
		P	1♠																
P	2♠	P	P																
P																			
<b>W</b> pdoza42 ♠ Q4 ♥ KJ83 ♦ A7653 ♣ 73		<b>E</b> Jan123T ♠ 872 ♥ A64 ♦ Q94 ♣ K1052																	
	<b>S</b> JH4911 ♠ K9653 ♥ Q9 ♦ J82 ♣ AJ8		2♠ S      NS: 0 EW: 0																

<https://tinyurl.com/dd132n14>

Jump Raising with 3:

<div style="border: 1px solid black; padding: 5px; display: inline-block;">7<sub>D</sub></div>		<b>N</b> mbh113 ♠ K2 ♥ KQJ104 ♦ 10982 ♣ 52	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>P</td> <td>1♣</td> </tr> <tr> <td>1♦</td> <td>1♥</td> <td>P</td> <td>3♥</td> </tr> <tr> <td>P</td> <td>4♥</td> <td>P</td> <td>P</td> </tr> <tr> <td>P</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S			P	1♣	1♦	1♥	P	3♥	P	4♥	P	P	P			
W	N	E	S																				
		P	1♣																				
1♦	1♥	P	3♥																				
P	4♥	P	P																				
P																							
<b>W</b> mikemetal ♠ 54 ♥ A98 ♦ A7643 ♣ 964		<b>E</b> Arty29 ♠ J109763 ♥ 75 ♦ KJ5 ♣ 83																					
	<b>S</b> JH4911 ♠ AQ8 ♥ 632 ♦ Q ♣ AKQJ107		4♥ N      NS: 0 EW: 0																				

<https://tinyurl.com/dd141n7>

## Other Bidding

Overcalled with 1444, short in opp's suit. Caught partner's suit:

<div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center; margin: 0 auto;">2</div> <div style="text-align: center; margin-top: 5px;">D</div>	<b>N</b> NickAt ♠ A6 ♥ AJ104 ♦ 1097 ♣ J1072	W    N    E    S 2♦   X    P    1♠ P    P    P    3♣	
	<b>W</b> JH4911 ♠ 7 ♥ K987 ♦ AK64 ♣ KQ83	<b>E</b> mbh113 ♠ J9842 ♥ 53 ♦ Q852 ♣ 54	
	<b>S</b> caldream32 ♠ KQ1053 ♥ Q62 ♦ J3 ♣ A96		3♠ S    NS: 0 EW: 0
			Bridge Base

<https://tinyurl.com/dd260n2>

South asked for aces and signed off in 5H. With one trick, JH doubled. Partner had 2 aces and CK. Unfortunately, declarer had a void:

<div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center; margin: 0 auto;">11</div> <div style="text-align: center; margin-top: 5px;">D</div>	<b>N</b> dseymour ♠ 1075 ♥ J9 ♦ 1086 ♣ 106542	W    N    E    S P    5♣    P    4NT X    P    P    5♥	
	<b>W</b> JH4911 ♠ J943 ♥ 73 ♦ 9542 ♣ AQ8	<b>E</b> mbh113 ♠ AQ86 ♥ 42 ♦ A7 ♣ KJ973	
	<b>S</b> mseymour ♠ K2 ♥ AKQ10865 ♦ KQJ3 ♣		5♥x S    NS: 0 EW: 0

<https://tinyurl.com/dd260n11>

Not raising with 3, but bidding 5-card club suit thrice:

6 D		N lilliands	W N E S
		♠ AQJ3	1♣ P
		♥ K94	1♥ P 2♣ P
		♦ 1084	P X P 2♠
		♣ K32	P P 3♣ P
			P P
W JH4911		E mbh113	
♠ 872		♠ 109	
♥ Q765		♥ AJ2	
♦ QJ		♦ A92	
♣ Q865		♣ A10974	
	S ardeaux1		
	♠ K654		
	♥ 1083		
	♦ K7653		
	♣ J		
		3♣ E	NS: 0 EW: 0

<https://tinyurl.com/dd563n6>

Contrast with this deal. Did not rebid clubs, raised hearts.

12		N maggiesm	W N E S
		♠ A54	1♣ P 1♥ 1♠
		♥ K92	2♥ 3♥ P 3♠
		♦ A108	P P P
		♣ Q963	
W JH4911		E mbh113	
♠ 83		♠ KQ6	
♥ A105		♥ Q8643	
♦ KJ6		♦ 932	
♣ KJ842		♣ 107	
	S Wid 01		
	♠ J10972		
	♥ J7		
	♦ Q754		
	♣ A5		
		3♠ S	NS: 0 EW: 0

<https://tinyurl.com/dd563n12>

Partner did not show a lot of strength, but Blackwood with no aces and 2 losers in opps' suit:

3 D	N b1ancab0w	W	N	E	S
	♠ 98743 ♥ K1065 ♦ 743 ♣ 7	1♣ P 1♥ 1♠ 3♣ 3♠ 4♣ P 4NT 5♠ 6♣ P P 6♠ Y P			
W JH4911	S cocoryan	E MBH113			
♠ J10 ♥ 3 ♦ KQ9 ♣ KQ108643		♠ 6 ♥ AQ842 ♦ AJ1086 ♣ A2			
		6♠ S NS: 0 EW: 0			

<https://tinyurl.com/dd254n3>

Not bidding 3N with 11 HCP opp strong NT. Off 5 spade tricks:

12 D	N Jan123T	W	N	E	S
	♠ 10975 ♥ 10987 ♦ 7 ♣ A1097	1NT P 2♣ P 2♦ P P P			
W JH4911	S pdoza42	E mbh113			
♠ Q3 ♥ A43 ♦ AQ93 ♣ KJ53		♠ J6 ♥ KJ65 ♦ KJ104 ♣ Q62			
		2♦ W NS: 0 EW: 0			

<https://tinyurl.com/dd254n12>

Very strong hand to only bid 4S opposite forcing raise:

	<b>N</b> Jan123T ♠ ♥ AQ87654 ♦ 2 ♣ AK876	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>jacoby</td> <td></td> <td>1♠</td> <td>P</td> </tr> <tr> <td>2NT</td> <td>4♥</td> <td>4♠</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S	jacoby		1♠	P	2NT	4♥	4♠	P	P	P		
	W	N	E	S														
	jacoby		1♠	P														
2NT	4♥	4♠	P															
P	P																	
<b>W</b> JH4911 ♠ 108743 ♥ KJ3 ♦ A10 ♣ Q43	<b>E</b> mbh113 ♠ AKQJ62 ♥ ♦ KQ763 ♣ J9																	
<b>S</b> pdoza42 ♠ 95 ♥ 1092 ♦ J9854 ♣ 1052	4♠ E      NS: 0 EW: 0																	

<https://tinyurl.com/dd254n10>

3 takeout doubles, last 2 when holding 2 of only unbid suit!

	<b>N</b> mbh113 ♠ 1093 ♥ 952 ♦ A109752 ♣ 8	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1♣</td> <td>X</td> </tr> <tr> <td>1♥</td> <td>P</td> <td>1♠</td> <td>X</td> </tr> <tr> <td>2♠</td> <td>P</td> <td>P</td> <td>X</td> </tr> <tr> <td>P</td> <td>3♦</td> <td>P</td> <td>P</td> </tr> <tr> <td>P</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S			1♣	X	1♥	P	1♠	X	2♠	P	P	X	P	3♦	P	P	P			
	W	N	E	S																						
			1♣	X																						
1♥	P	1♠	X																							
2♠	P	P	X																							
P	3♦	P	P																							
P																										
<b>W</b> chuckler ♠ J876 ♥ A1087 ♦ Q64 ♣ 103	<b>E</b> teacumm ♠ KQ54 ♥ 64 ♦ K8 ♣ A9542																									
<b>S</b> JH4911 ♠ A2 ♥ KQJ3 ♦ J3 ♣ KQJ76	3♦ N      NS: 0 EW: 0																									

<https://tinyurl.com/dd132n10>

West underbids and somehow East finds a raise!

<div style="border: 1px solid black; padding: 2px; display: inline-block;">D 8</div>		<b>N</b> ftmary1815 ♠ 7 ♥ KQJ10874 ♦ J5 ♣ J73	<table border="1"> <tr><th>W</th><th>N</th><th>E</th><th>S</th></tr> <tr><td>1♣</td><td>3♥</td><td>X</td><td>P</td></tr> <tr><td>3♣</td><td>P</td><td>4♣</td><td>P</td></tr> <tr><td>P</td><td>P</td><td></td><td></td></tr> </table>	W	N	E	S	1♣	3♥	X	P	3♣	P	4♣	P	P	P		
W	N	E	S																
1♣	3♥	X	P																
3♣	P	4♣	P																
P	P																		
<b>W</b> JH4911 ♠ AK64 ♥ A62 ♦ 104 ♣ AK65		<b>E</b> mbh113 ♠ QJ105 ♥ 5 ♦ Q963 ♣ Q982																	
	<b>S</b> fredf78617 ♠ 9832 ♥ 93 ♦ AK872 ♣ 104		4♣ W      NS: 0 EW: 0																

<https://tinyurl.com/dd563n8>

Bidding again and catching 3 spades and 3 critical cards in side suits:

<div style="border: 1px solid black; padding: 2px; display: inline-block;">D 12</div>		<b>N</b> dakotadon ♠ Q3 ♥ KJ1093 ♦ A9864 ♣ K	<table border="1"> <tr><th>W</th><th>N</th><th>E</th><th>S</th></tr> <tr><td>P</td><td>1♥</td><td>P</td><td>3♥</td></tr> <tr><td>3♣</td><td>4♥</td><td>P</td><td>P</td></tr> <tr><td>4♣</td><td>P</td><td>P</td><td>X</td></tr> <tr><td>P</td><td>P</td><td>P</td><td></td></tr> </table>	W	N	E	S	P	1♥	P	3♥	3♣	4♥	P	P	4♣	P	P	X	P	P	P	
W	N	E	S																				
P	1♥	P	3♥																				
3♣	4♥	P	P																				
4♣	P	P	X																				
P	P	P																					
<b>W</b> JH4911 ♠ AK965 ♥ 82 ♦ QJ75 ♣ 86		<b>E</b> mbh113 ♠ 1084 ♥ 65 ♦ K102 ♣ AJ1052																					
	<b>S</b> HM92270 ♠ J72 ♥ AQ74 ♦ 3 ♣ Q9743		4♣x W      NS: 0 EW: 0																				

<https://tinyurl.com/dd564d12>

## Leads

Underled ace of dummy's suit. Partner had K:

Hand 1: 6 D

Player	Hand
N suziq1234	♠ K ♥ A954 ♦ A96 ♣ QJ962
W JH4911	♠ Q9763 ♥ K103 ♦ 103 ♣ A105
S Stan82	♠ AJ1084 ♥ QJ87 ♦ KQ42 ♣
E mbh113	♠ 52 ♥ 62 ♦ J875 ♣ K8743

Lead: ♣ Q, ♣ 5, ♣ K, ♥ 7

Score: 4♥ S NS: 1 EW: 0

<https://tinyurl.com/dd564d6>

Good guess:

Hand 2: 13 D

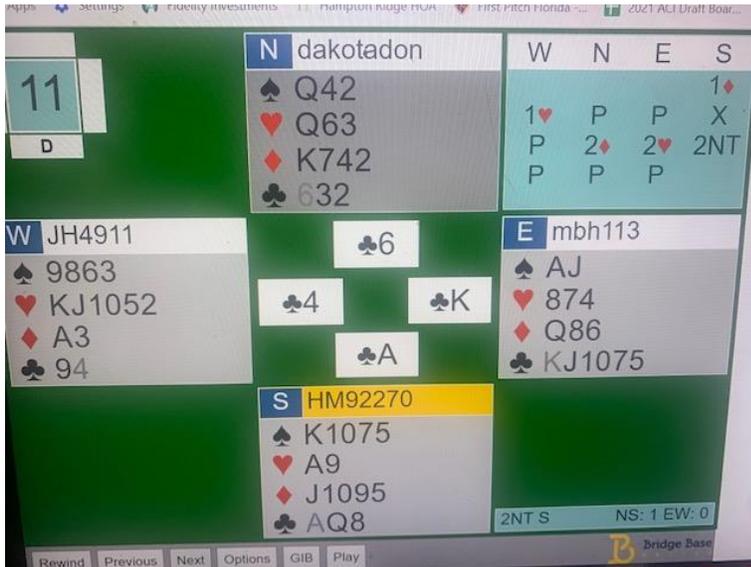
Player	Hand
N napeckham	♠ K ♥ AQJ52 ♦ J762 ♣ Q104
W JH4911	♠ A9 ♥ 10984 ♦ AK93 ♣ 963
S snickie001	♠ QJ7542 ♥ K73 ♦ 108 ♣ A2
E mbh113	♠ 10863 ♥ 6 ♦ Q54 ♣ KJ875

Lead: ♦ 2, ♦ K, ♦ 4, ♦ 8

Score: 3♥ N NS: 0 EW: 1

<https://tinyurl.com/dd564d13>

Club was only lead to beat 2N:



<https://tinyurl.com/dd564d11>

Led doubleton KJ. Partner had A:



<https://tinyurl.com/dd132n16>

Did not lead suit partner bid, but found partner's high cards:

6 D

<b>N</b> Lana Bays	♠ 52	♥ AK103	♦ Q104	♣ QJ96
<b>W</b> JH4911	♠ K1064	♥ J6	♦ J86	♣ 10542
<b>E</b> mbh113	♠ 9	♥ Q854	♦ K972	♣ AK83
<b>S</b> janescola	♠ AQJ873	♥ 972	♦ A53	♣ 7

4♣ S NS: 0 EW: 1

<https://tinyurl.com/dd254n6>

Strange lead from AJ10 of dummy's second suit. Allowed easy untangling of their 5 tricks:

12

<b>N</b> mbh113	♠ 1083	♥ AJ10	♦ J1076	♣ 1083
<b>W</b> Louis Fort	♠ 52	♥ 872	♦ KQ843	♣ Q94
<b>E</b> josiecat4	♠ KQJ94	♥ Q964	♦ A	♣ KJ6
<b>S</b> JH4911	♠ A76	♥ K53	♦ 952	♣ A752

3NT W NS: 1 EW: 0

<https://tinyurl.com/dd141n12>

Led declarer's 4-card suit. Caught partner's cards:

Player	Hand	Score
N mattou	♠ 84 ♥ KQ93 ♦ A962 ♣ A74	W N E S P P P P P 2♣ P 1NT P 3NT P 2♣ P P P
W JH4911	♠ J1092 ♥ 84 ♦ J105 ♣ J982	
E mbh113	♠ AQ7 ♥ 10752 ♦ 83 ♣ 10653	
S Summer15	♠ K653 ♥ AJ6 ♦ KQ74 ♣ KQ	3NT S NS: 1 EW: 0

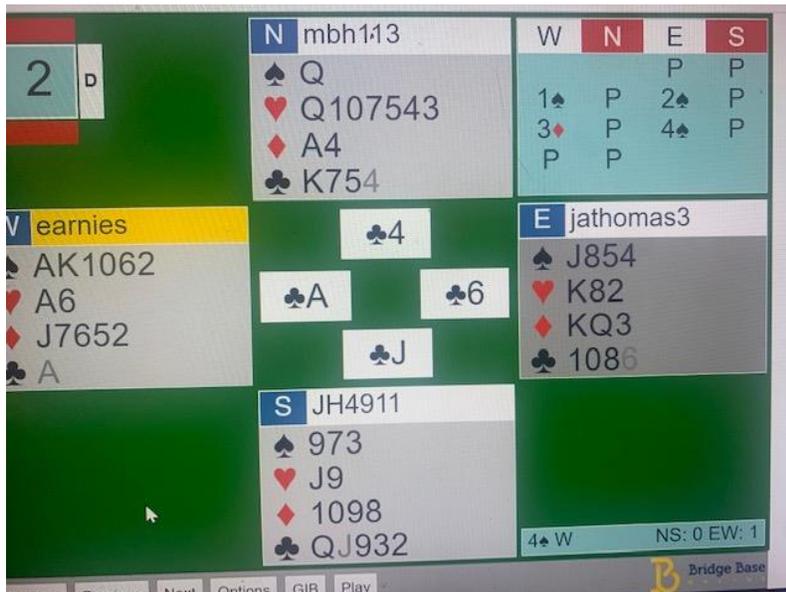
(no link provided)

Just a guess, but a good one:

Player	Hand	Score
N Lana Bays	♠ KQ83 ♥ A10 ♦ AQ10632 ♣ 7	W N E S P 1♦ P 1♠ P 3♣ P 4♣ P P P
W JH4911	♠ 2 ♥ KJ763 ♦ 954 ♣ KJ83	
E mbh113	♠ J105 ♥ 95 ♦ J7 ♣ A109642	
S janescola	♠ A9764 ♥ Q842 ♦ K8 ♣ Q5	4♠ S NS: 0 EW: 0

<https://tinyurl.com/dd254n4>

Lead did not matter, but hit partner's cards:



<https://tinyurl.com/dd132n2>

The panel had several questions for Mr. Sealy. Mr. Chorush asked whether Mr. Sealy had looked for exculpatory hands when reviewing the Halperins' hands. Mr. Sealy responded that he did, and that he had found about two or three exculpatory hands out of the 108 deals that he had reviewed that were listed in his report. He found a few leads that did not work out well and no disasters.

Mr. Perlmutter asked Mr. Sealy whether he noticed a pattern where Mr. Halperin was more aggressive than Mrs. Halperin. Mr. Sealy responded that he had noticed such a pattern but that there were a few unexplainable hands where Mrs. Halperin had overbid.

The Chair then turned the hearing over to Mr. Halperin. Mr. Halperin began his presentation by making an impassioned statement about his and his wife's lifelong professional and philanthropic accomplishments, remarking that all of these accomplishments were based upon a stellar reputation for honesty and integrity. The panel responded by commending the Halperins' achievements but explaining that the purpose of the hearing was to evaluate their play according to common bidding techniques and statistical analysis and not judge their character.

Following his statement and essentially heeding the panel chair's advice to not repeat what was presented in his prehearing disclosure, Mr. Halperin did not respond to any of the hands specifically discussed by Mr. Sealy. The panel then asked Mr. Halperin where in the house he and his wife play bridge. He responded that he played on his computer in his office and she played on an iPad in a room quite distant from his office and there would be no way for them to hear one another.

The Chair then thanked everyone for their participation and concluded the hearing.

## Panel's findings of fact and conclusions – Halperins

The panel then began deliberations. They each commented at the outset that they had reviewed all 108 hands in the packet and based upon their independent review of the hands, plus the information in the packet and evidence brought forth at the hearing, each panelist was comfortable that the Halperins were exchanging UI during their online play in violation of CDR 301(A)(2), which is a First Degree Ethical Violation. The panel made the following observations:

- Only about half of the hands presented by the Advocate for the Charging Party as inculpatory were compelling and conclusive evidence of impropriety. There were, however, a sufficient number of deals for the panel to conclude that the only explanation for the action taken by the Charged Parties was the exchange of UI.
- There were inconsistencies in Mr. Halperin's testimony about their individual bidding styles. He claimed that some of his actions can be explained by his role as the more aggressive partner who needs to bid his partner's values but there were many deals where Mrs. Halperin made unusual overbids that worked. Mr. Halperin also testified that they are conservative and try never to go down. Yet there were many examples where one or both of them overbid.
- The substantial difference in the Halperins' performance as a pair in F2F games vs. online games is so unlikely to have occurred by random chance that it is appropriate to conclude that some agency other than chance was responsible. The panel is convinced that these differences are consistent with collusion.
- Based upon some of their bad games, it seems that while the Halperins were cheating in some games and on some hands, it was not every hand in every game.
- Because of their low skill level, the Halperins do not optimize their use of the UI that they have.

The panel found the following hands presented by the Advocate for the Charging Party to be the most incriminating (movies and Advocate analyses of these hands can be found in Exhibit D):

11/07/20 -- Board 8 (41563) (Mrs. Halperin made a 3-level negative double with only 7 points, then raised to game)

10/17/20 – Board 11 (88260) (Mr. Halperin doubled 5H holding only one ace after the bidding had been opened 4NT (asking number of aces) and responder showed no aces. When questioned how he could double with only one ace, Mr. Halperin's explanation was that since responder showed no aces, maybe Mrs. Halperin had an "ace or two." In fact, she had two aces and the panel found this hand to be especially compelling evidence of the use of UI. Unfortunately for the Halperins, the 4NT bidder was void in a suit and was therefore able to make 5HX.)

10/20/20 – Board 12 (61564) (Mr. Halperin made a 3S overcall with 10 points and AKxxx in spades, then bid 4S with no bid by Mrs. Halperin)

10/20/20 – Board 18 (61564) (Mr. Halperin made no game try with 14 points opposite an opening bid)

10/15/20 – Board 10 (88132) (Mr. Halperin made three takeout doubles with Jx in the unbid suit)

10/15/20 – Board 10 (88254) (Mrs. Halperin overbid with a 2NT forcing raise; Mr. Halperin then underbid and signed off)

10/15/20 – Board 12 (88254) (Mrs. Halperin passed 2D with 11 points opposite Mr. Halperin's 1NT opener)

Considering all of the evidence presented, the panel decided to impose upon the Halperins a one-year suspension from all ACBL events followed by an 18-month probationary period during which the Halperins may not play together online. The suspension should begin from the date upon which they were barred from playing together online. In addition, the Halperins should forfeit all masterpoints earned together during their online play, which began on or about March 26, 2020 when Mrs. Halperin first joined BBO.

The recommended discipline for a finding that a person has committed a First Degree Ethical Violation as set forth in CDR 301(A)(6) is no less than 2 years Suspension to Expulsion, with an appropriate term of Probation no less than 2 years following the term of suspension, and removal of 25-100% of the Disciplined Person's total masterpoint holding.

In this case, however, the panel elected to impose a shorter sentence for these reasons:

1. Mr. Halperin did not appear to have a good understanding of the issues. He seemed confused about why their actions were being questioned and could not offer a cogent response at the hearing, partly because of the problems with numbering and displaying the deals.
2. The Halperins had an exemplary record before this incident. In the circles in which they travel, the very fact that they are suspended at all will be a devastating social blow. The amount of time that they are to be suspended is considerably less meaningful than the fact that the suspension occurs at all. Also, given that the probation period prohibits the Halperins from playing online as partners tells them that the panel concluded to its comfortable satisfaction that collusion existed and that is the reason for their suspension. Because the panel does not believe that the Halperins will represent a future danger to bridge society, due to their age, and because of their unstained past, the panel believed that the penalty should be less punitive and more to set an example.

# EXHIBIT A

## Memorandum

To: Robb Gordon, ACBL Recorder

From: Larry Sealy

Subject: Investigation of Online Results for Margot Halperin (mbh113) and Jerome Halperin (JH4911)

Date: November 23, 2020

I was asked to investigate the pair “mbh113”/”JH4911.” They are (evidently) a wife and husband: Margot and Jerome Halperin (henceforth, referred to as MH and JW, respectively). The following rating scheme was used to give my assessment, parenthetically, after the board number.

1 = negative indication of cheating

2 = mildly negative

3 = a normal play

4 = positive but not “smoking gun”

5 = a “smoking gun”

I looked at four sessions from the recent (October) online regional, then one from November.

**#88132 Golden Leaves Gold Rush(Session 1/2) 5/384 66.64% 10-15-20**

Board:

**3. (4) South Dealer, EW Vulnerable:** <https://tinyurl.com/yyzthe63> Auction:

P-(P)-1N\*-(2H)-P-(P)-Dbl-AP \* No alert, assumed 15-17

MH, reopened with a double holding a slightly above minimum 1N opener. With a 3-2-5-3 shape, the double risked a decent risk of landing in a 4-3 fit. Partner, however held J10xxx of hearts and 6 HCP.

**9. (4) North Dealer, EW Vulnerable:** <https://tinyurl.com/y5gtxpkp> Auction:

P-(P)-1C-(1S)-2C-(2S)-AP

MH, holding Axxx Jx Jxx AJxx, bid a mere 2C over 1S. A cue-bid seems normal, though the hand is not very good. Once they raise spades, JH is marked with a singleton (though it is possible West overcalled a 4-card suit, that is not highly likely). Partner must have at least 4 clubs, and unless 1444, 5 or more. Passing 2S looks very strange. JH had indeed opened 1C with 1444 and 10 HCP.

West misplayed the hand and went down 200.

**10. (4) East Dealer, Both Vulnerable:** <https://tinyurl.com/y2edyqck> Auction:

(1C)-Dbl-(1H)-P-(1S)-Dbl-(2S)-P-(P)-Dbl!-(P)-3D-AP

This deal is troubling in 2 regards:

- a. Rather than overcall 1N, JH doubles 1C with a 2425 shape. Then he doubles 1S with only 2 cards in the only unbid suit. Finally, after 2S, he doubles a third time. This is an extremely dangerous call with only 2 diamonds.
- b. MH, holding 6 good diamonds, fails to bid after either of the first 2 doubles, doubles that implied diamond support in her partner's hand.

No one call (other than the last double) is all that damning. But taken in totality, the auction looks like UI was passed. I would give this a 4.5, if I could. It is not quite a "smoking gun."

**16. (4) West Dealer, EW Vulnerable:** <https://tinyurl.com/y3d89r5n> Auction:

(1D)-P-(2S\*)-AP \* No alert, but it must have been weak.

JH led the HK from Axx KJ Kxxx K109x. He caught partner with a 6-count, including the HA, so he got a ruff. It should be noted that he could have scored the HJ, if he had led a club, but that is not relevant.

**18. (5) West Dealer, NS Vulnerable:** <https://tinyurl.com/y3oqym84> Auction:

1D-(1S)-Dbl-(2S)-3D-(P)-4D-(P)-5D-AP

JH, who had freely rebid his 5-card diamond suit at the 3-level, accepted the game invitation with absolutely nothing in reserve. He did have nothing wasted in spades (Axxx), but also a singleton queen, in addition to a shorter suit than would normally be expected.

MH had an opening bid (12 HCP) and the expected stiff spade with 5-card diamond support! She should have made a slam try, or at a minimum, driven to game. He certainly seems to have had UI that she was overstrength for her bidding.

**#88254 Golden Leaves Gold Rush (Session 2/2) 7/382 64.20% 10-15-20**

**3. (5) South Dealer, EW Vulnerable:** <https://tinyurl.com/y3v3h3n8> Auction:

(P)-1C-(P)-1H-(1S)-3C!-(3S)-4C!-(P)-4N!!!-(5S)-6C-(6S)-Dbl-AP (No alerts)

I truly do not know where to start with this board. 1C and 1H are normal. After that, strange things happened. JH let his good 7-card suit convince him to jump rebid 3C, rather than the normal 2C, with 11 HCP (including Jx of RHO's suit). MH makes a nonforcing bid (4C) with 15 HCP and a singleton. JH, with the same sub-minimum 3C rebid, no aces, and 2 spade losers, bids Blackwood (or RKC). After 5S by North, MH bids 6C. There is no alert, so I do not know if they have extended DOPI to levels this high or not, but that (or the many, many extras) would explain the 6C bid.

If I could give this board more than a "5" rating, I would. West's bidding screams that he knows his partner's entire hand.

**6. (4) East Dealer, EW Vulnerable:** <https://tinyurl.com/y22pnudp> Auction:

1D-(1S)-P-(1N)-P-(2S)-P-(3S)-P-(4S)-AP

JH, whose partner had opened 1D, led a low club from K10xx Jx Jxx 10xxx. A “smoking gun”? No, but the fact that partner’s minors were Kxxx and AKxx make it suspicious.

**10. (3) East Dealer, Both Vulnerable:** <https://tinyurl.com/y3k7jjnt> Auction:

1S-(P)-2N\*-(4H)-4S-AP \* “Jacoby”

JH made a forcing spade raise with a balanced 10-count. MH, over 4H, bid a mere 4S holding AKQJxx void KQxxx Jx. Surely a slam try or “bash” would have been expected.

I am not sure there is any cheating on this board. JH seems to overbid. MH mostly underbids. But they made these strange bids and got to the right spot.

**12. (5) West Dealer, NS Vulnerable:** <https://tinyurl.com/y28ay35r> Auction:

1N\*-(P)-2C-(P)-2D!!-AP \* 15-17, apparently

This is a blatant example of cheating, in my opinion. MH, holding a 2443 11-count, passed the 2D response to Stayman! They are 2-2 in spades, with no stopper and off the CA, so no game can be made. I would be shocked if she did not know his whole hand.

This is another board I would have rated higher than 5, if there was anything higher.

**14. (5) East Dealer, Neither Vulnerable:** <https://tinyurl.com/y3euaxr4> Auction:

P-(1D)-P-(1H)-2C-(2H)-3D!-(3H)-4D-(4H)-5D-(P)-P-Dbl-AP

JH, opposite a passed hand partner who had overcalled 2C, braves a natural bid of the RHO’s “suit” at the 3-level. When MH competed with 4D, he bid 5 over 4H. His hand? xxxx Jx AQJ10x Jx. He is short on diamonds, distribution, and cards. But partner held Ax x Kxxx Kxxxxx. So 5DX was only down 100.

This board is not as damning as several of the others I rated “5,” and I considered giving it a “4.” However, this pair always gets these things right (at least on all the boards I have looked at).

**16. (4) West Dealer, EW Vulnerable:** <https://tinyurl.com/y63oze4j> Auction:

P-(P)-1S-(P)-1N-AP

MH passed 1N with a 5251 shape. Is this normal for her? I do not know. JH was 2-2 in her suits, though, so it is possible/likely that she had some UI.

**17. (2) North Dealer, Neither Vulnerable:** <https://tinyurl.com/y6r9homf> Auction:

(1S)-P-(1N)-2C-AP

To be fair, this board with somewhat negative inference of cheating is provided. MH passed her partner’s 2C overcall, holding: void A10xx xxxxx Qxxx. They missed an easy game.

**#88141 Golden Leaves Gold Rush(Session 1/2) 103/306 53.02% 10-17-20**

**7. (4) South Dealer, Both Vulnerable:** <https://tinyurl.com/yy7fk337> Auction:

1C-(1D)-1H-(P)-3H-(P)-4H-AP

JH jump raised partner's hearts holding: AQx xxx Q AKQJ10x. I see no evidence that 1H showed 5 in their system. Why did he bid 3H and not 3C or 2D? Maybe because MH had 5 good hearts.

**8. (4) West Dealer, Neither Vulnerable:** <https://tinyurl.com/y4gxgwh3> Auction:

(1D)-1S-(2C)-Dbl\*-(3C)-3H-AP \* Evidently a Snapdragon Double, showing hearts

JH made a Snapdragon (4<sup>th</sup> suit) Double of 2C, holding a) only 7 HCP, b) only 4 hearts, and c) a singleton spade. If partner did not have hearts, he was in a very poor position. However, MH was 6421 and they were able to find their heart fit. Holding KQ9xxx J9xx xx A, MH would have been unable to bid over 3C, if JH had not doubled.

**10. (4) East Dealer, Both Vulnerable:** <https://tinyurl.com/y2auan76> Auction:

(1S)-P-(1N)-2H-(2S)-AP

JH, the more aggressive of the pair, passed 2S holding xxx KJxx Axx xxx!!! How does he not raise partner who, vulnerable, overcalled 2H? I think he knew she was on a very poor 10-count with only 5 hearts (2533, to be exact). 3H is off 6 tricks, with no place to put losers. It most surely would have drifted down 200.

**12. (4) West Dealer, NS Vulnerable:** <https://tinyurl.com/y4d2seo3> Auction:

(P)-P-(1S)-(P)-(1N)-P-(2H)-P-(3D)-P-(3N)-AP

MH, holding 10xx AJ10 J10xx 10xx, led the H10. It was dummy's 2<sup>nd</sup> suit and she had only 3 of them. Frankly, on this deal, I do not know if the reason is her being a very weak player, or whether she had some help. But with JH holding: Axx Kxx xxx Axxx, it was easy to untangle their 5 defensive tricks. I tend to think it was not a lead she would make at a F2F table.

**15. (4) South Dealer, NS Vulnerable:** <https://tinyurl.com/yyx5rgu9> Auction:

P-(P)-1H-(2D)-2H-(3D)-3H-(P)-P-(4D)-AP

MH opened 1H (3<sup>rd</sup> seat) with a 5503 10-count. Does she not know to open the higher of two 5-card suits? Not likely, but possible. However, JH held a 2335 5-count, so hearts may not have ever been bid, if she opened 1S.

**18. (4) East Dealer, NS Vulnerable:** <https://tinyurl.com/y2femwnc> Auction:

(P)-1D-(Dbl)-1S-(P)-1N-AP

MH held KQ9xx Kxx x Jxx and passed 1N. She did not try to get to a better major suit fit. JH was 2-2 in the majors with AKJxx of diamonds, so that may explain the pass. As it turns out, though, 2S would have been a better spot.

**#88260 Golden Leaves Gold Rush (Session 2/2) 19/304 62.30% 10-17-20**

**2. (5) East Dealer, NS Vulnerable:** <https://tinyurl.com/y4byrnf7> Auction:

P-(1S)-2D-(Dbl)-P-(3C)-AP

JH held: x K987 AKxx KQxx. His RHO opened 1S and he did not double, he bid 2D. That is only strange until you see that MH was 5-2-4-2. It seems clear that he knew her distribution.

**11. (5) South Dealer, None Vulnerable:** <https://tinyurl.com/y5u9rmbg> Auction:

(4N\*)-P-(5C)-P-(5H)-Dbl!!-AP \* No alert, assumed Blackwood

JH doubled 5H with Jxxx xx xxxx AQx. Of course, MH had 2 aces (in addition to the CK). The fact that declarer was void in clubs and held Kx of spades behind the ace, so that 5HX made, is not really relevant. This is another hand that is so blatant, I feel like rating it a “6.”

**#41563 Adobe-Duncan-Barr 0-750 12:40 PM PST 3/36 1.01 62.09% 11-07-20**

**1. (4) North Dealer, Neither Vulnerable:** <https://tinyurl.com/y46n43tj> Auction:

(P)-P-(P)-1C-(P)-1D-(P)-1N\*-(P)-2N-AP \* No alert, but EW plan 15-17 1N openers, so 12-14

JH held a 14-count and passed 2N. He is 4333 and has no spot cards. Still, I do not understand the pass. Looking at both hands, it is hard to see that 9 tricks is likely. But MH had no business inviting with a sterile, 4333 11-count.

While I think there was UI here, there are many other deals that are much more incriminating.

**4. (4) West Dealer, Both Vulnerable:** <https://tinyurl.com/yygw6dum> Auction:

1C-(1S)-P-(2H)-P-(2S)-AP

JH, holding xxx Qx AKx AKxxx opened 1C, rather than 1N (15-17). MH, happened to hold a balanced 1-count – somewhat suspicious.

**6. (5) East Dealer, EW Vulnerable:** <https://tinyurl.com/y4a5496z> Auction:

1C-(P)-1H-(P)-2C-(P)-P-(Dbl)-P-(2S)-P-(P)-3C-AP

Here, MH elects to rebid 2C over JH’s 1H response with xx AJx Axx A109xx. OK, I have seen that kind of bid from inexperienced players. But when RHO balances with a double and LHO bids 2S, she comes back in with 3C. JH, by the way, had 4 clubs.

This is another in a long list that is just incredulous.

**7. (5) South Dealer, Both Vulnerable:** <https://tinyurl.com/y52bgyrq> Auction:

(1D)-1H-(1S)-2H-(Dbl)-P-(2S)-AP

MH, holding J9x KQxxx Kx xxx, heard her (vulnerable) partner overcall 1H. After a 1S response by her RHO, she raised to 2H, then passed out 2S. I can see downgrading the DK (LHO opened 1D), but to pass 2S, is incredible. Of course, JH had overcalled very light (xx AJxxx xx QJxx), so 3H would have been -200.

**8. (5) West Dealer, Neither Vulnerable:** <https://tinyurl.com/y63w59dk> Auction:

1C-(3H)-Dbl-(P)-3S-(P)-4S

This pair just keeps getting more and more blatant. MH makes a very dubious negative double at the 3-level with a poor 7-count. When JH does nothing other than bid 3S, she raises to game! He should have bid 4S, but clearly knew she was going to raise.

Again, a deal I would give a “6.”

**9. (5) North Dealer, EW Vulnerable:** <https://tinyurl.com/y28debpf> Auction:

(P)-P-(P)-1D-(P)-1S-(P)-3S-(P)-4S-AP

JH raised to 3S with KJxx Kxxx KQ10x x. MH had passed a hand that many would have opened, so an easy game was reached. Yes, they probably would have gotten to game, anyway. But these bids are just so frequent with this pair – they only make them when it is right.

**10. (2) East Dealer, Both Vulnerable:** <https://tinyurl.com/y4u5qovw> Auction:

1N-AP

On this board, it looks like JH did not know what MH held, lest he would have bid Stayman and passed 2H.

**10. (2) East Dealer, Both Vulnerable:** <https://tinyurl.com/y6hkumh8> Auction:

1C-(P)-1H-(1S)-2H-(3H)-P-(3S)-AP

On board 6 of this game, MH rebid clubs (and rebid again) with a 5-card suit and 3 cards in partner’s heart suit. Here, JH raises hearts rather than rebid his 5-card club suit. On Board 6, partner had 4 hearts and 4 card club support. Here, JH’s partner had 5 hearts and only 2 clubs. They seem to (almost) always know what to do.

### **Summary:**

I reviewed five games played by JH/MH, comprising 90 deals. My conclusions are as follows:

1. It is clear they are not only passing UI, but are blatantly cheating.
2. It seems they know partner’s complete hand.
3. This is one of the most blatant pairs I have evaluated.
4. I found a couple of contra-indications of cheating, but many others that have no other explanation other than they are sitting next to each other looking at both hands.
5. Initially, JH made most of the suspicious bids, but later, MH made quite a few, as well.

*Larry Sealy*

November 23, 2020

# EXHIBIT B - Convention Card

<p><b>SPECIAL DOUBLES</b></p> <p>After Overcall: Penalty <input type="checkbox"/></p> <p>Negative <input checked="" type="checkbox"/> thru 3 SPADES</p> <p>Responsive: <input type="checkbox"/> thru 3 SPADES Maximal <input type="checkbox"/></p> <p>Support: Dbl <input type="checkbox"/> thru Rdbl <input type="checkbox"/></p> <p>Card-showing <input type="checkbox"/> Min. Offshape T/O <input type="checkbox"/></p>	<p><b>NOTRUMP OVERCALLS</b></p> <p>Direct: 15 to 17 Systems on <input checked="" type="checkbox"/></p> <p>Conv. _____</p> <p>Balance: _____ to _____</p> <p>Jump to 2NT: Minors <input type="checkbox"/> 2 Lowest <input type="checkbox"/></p> <p>Conv. _____</p>	<p><b>NAMES</b></p> <p style="text-align: center;"><b>GENERAL APPROACH</b></p> <p>Two Over One: Game Forcing <input checked="" type="checkbox"/> Game Forcing Except When Suit Rebid <input checked="" type="checkbox"/></p> <p>VERY LIGHT: Openings <input type="checkbox"/> 3rd Hand <input type="checkbox"/> Overcalls <input type="checkbox"/> Preempts <input type="checkbox"/></p> <p>FORCING OPENING: 1♠ <input type="checkbox"/> 2♠ <input type="checkbox"/> Natural 2 Bids <input type="checkbox"/> Other <input checked="" type="checkbox"/> DIAMOND STRONG 18/</p>																																	
<p><b>SIMPLE OVERCALL</b></p> <p>1-level 6 to _____ HCP (usually)</p> <p>Often 4 cards <input checked="" type="checkbox"/> Very light style <input type="checkbox"/></p> <p style="text-align: center;"><b>Responses</b></p> <p>New Suit: Forcing <input checked="" type="checkbox"/> NF Const <input type="checkbox"/> NF <input type="checkbox"/></p> <p>Jump Raise: Forcing <input checked="" type="checkbox"/> Inv. <input type="checkbox"/> Weak <input type="checkbox"/></p>	<p style="text-align: center;"><b>DEFENSE VS NOTRUMP</b></p> <p>vs: _____</p> <p>2♣ _____</p> <p>15 to 17 _____</p> <p>_____ to _____</p> <p>2♥ _____</p> <p>2♠ _____</p> <p>Dbl _____</p> <p>Other: _____</p>	<p style="text-align: center;"><b>NOTRUMP OPENING BIDS</b></p> <table style="width: 100%;"> <tr> <td style="width: 50%;"> <p>1NT _____</p> <p>_____ to _____</p> <p>5-Card Major Common <input checked="" type="checkbox"/></p> <p>System On Over ON _____</p> <p>2♣ Stayman <input checked="" type="checkbox"/> Puppet <input type="checkbox"/></p> <p>2♦ Transfer to ♥ <input checked="" type="checkbox"/></p> <p>Forcing Stayman <input type="checkbox"/></p> <p>2♥ Transfer to ♠ <input checked="" type="checkbox"/></p> <p>2♠ TRANSFER TO CLUB _____</p> <p>2NT _____</p> </td> <td style="width: 50%;"> <p>2NT 20 to 21 _____</p> <p>Puppet Stayman <input type="checkbox"/></p> <p style="text-align: center;"><b>Transfer Responses:</b></p> <p>Jacoby <input checked="" type="checkbox"/> Texas <input type="checkbox"/></p> <p>3♠ _____</p> <p>3NT _____ to _____</p> <p style="text-align: center;"><b>Conventional NT Openings</b></p> </td> </tr> </table>		<p>1NT _____</p> <p>_____ to _____</p> <p>5-Card Major Common <input checked="" type="checkbox"/></p> <p>System On Over ON _____</p> <p>2♣ Stayman <input checked="" type="checkbox"/> Puppet <input type="checkbox"/></p> <p>2♦ Transfer to ♥ <input checked="" type="checkbox"/></p> <p>Forcing Stayman <input type="checkbox"/></p> <p>2♥ Transfer to ♠ <input checked="" type="checkbox"/></p> <p>2♠ TRANSFER TO CLUB _____</p> <p>2NT _____</p>	<p>2NT 20 to 21 _____</p> <p>Puppet Stayman <input type="checkbox"/></p> <p style="text-align: center;"><b>Transfer Responses:</b></p> <p>Jacoby <input checked="" type="checkbox"/> Texas <input type="checkbox"/></p> <p>3♠ _____</p> <p>3NT _____ to _____</p> <p style="text-align: center;"><b>Conventional NT Openings</b></p>																														
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<p style="text-align: center;"><b>JUMP OVERCALL</b></p> <p>Strong <input type="checkbox"/> Intermediate <input type="checkbox"/> Weak <input checked="" type="checkbox"/></p>	<p style="text-align: center;"><b>OVER OPP'S T/O DOUBLE</b></p> <p>New Suit Forcing: 1-level <input checked="" type="checkbox"/> 2-level <input type="checkbox"/></p> <p>Redouble implies no fit <input type="checkbox"/></p> <table style="width: 100%;"> <tr> <td>2NT Over</td> <td>Limit +</td> <td>Limit</td> <td>Weak</td> </tr> <tr> <td>Majors</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Minors</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <p>Other: _____</p>	2NT Over	Limit +	Limit	Weak	Majors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Minors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<p style="text-align: center;"><b>MAJOR OPENING</b></p> <p>Expected Min. Length 4 5</p> <p>1st/2nd <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>3rd/4th <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p style="text-align: center;"><b>RESPONSES</b></p> <p>Double Raise: Force <input type="checkbox"/> Inv. <input checked="" type="checkbox"/> Weak <input type="checkbox"/></p> <p>After Overcall: Force <input type="checkbox"/> Inv. <input checked="" type="checkbox"/> Weak <input type="checkbox"/></p> <p>Conv. Raise: 2NT <input type="checkbox"/> 3NT <input type="checkbox"/> Splinter <input type="checkbox"/></p> <p>Other: _____</p> <p>1NT: Forcing <input type="checkbox"/> Semi-forcing <input checked="" type="checkbox"/></p> <p>2NT: Forcing <input type="checkbox"/> Inv. <input checked="" type="checkbox"/> to _____</p> <p>3NT: to _____</p> <p>Drury <input type="checkbox"/> : Reverse <input type="checkbox"/> 2-Way <input type="checkbox"/> Fit <input type="checkbox"/></p> <p>Other: _____</p>																					
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<p style="text-align: center;"><b>DIRECT CUEBID</b></p> <table style="width: 100%;"> <tr> <td>Over:</td> <td>Minor</td> <td>Major</td> </tr> <tr> <td>Natural</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Strong T/O</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Michaels</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Over:	Minor	Major	Natural	<input type="checkbox"/>	<input type="checkbox"/>	Strong T/O	<input type="checkbox"/>	<input type="checkbox"/>	Michaels	<input type="checkbox"/>	<input type="checkbox"/>	<p><b>SLAM CONVENTIONS</b> Gerber <input checked="" type="checkbox"/> 4NT: Blackwood <input type="checkbox"/> RKC <input type="checkbox"/> 1430 <input checked="" type="checkbox"/></p> <p>vs. Interference: DOPI <input type="checkbox"/> DEPO <input type="checkbox"/> Level: _____ ROPI <input type="checkbox"/></p>	<p style="text-align: center;"><b>DESCRIBE</b></p> <p>2♠22 to PLU HCP</p> <p>Strong <input checked="" type="checkbox"/> Other <input type="checkbox"/></p> <p>2♦ Response: Neg <input type="checkbox"/> Waiting <input type="checkbox"/> STEPS _____</p> <p>2♦0 to 3 HCP</p> <p>Natural: Weak <input type="checkbox"/> Intermediate <input type="checkbox"/> Strong <input type="checkbox"/> Conv <input type="checkbox"/></p> <p>2♥4 to 6 HCP</p> <p>Natural: Weak <input type="checkbox"/> Intermediate <input type="checkbox"/> Strong <input type="checkbox"/> Conv <input type="checkbox"/></p> <p>2♠7 to 9 HCP</p> <p>Natural: Weak <input type="checkbox"/> Intermediate <input type="checkbox"/> Strong <input type="checkbox"/> Conv <input type="checkbox"/></p> <p style="text-align: center;"><b>OTHER CONV CALLS:</b> New Minor Forcing <input type="checkbox"/> 2-Way NMF <input type="checkbox"/></p> <p>Weak jump shifts: In Comp. <input type="checkbox"/> Not In Comp. <input type="checkbox"/></p> <p>4th Suit Forcing: 1 Round <input checked="" type="checkbox"/> To Game <input type="checkbox"/></p>																					
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<p><b>LEADS</b> (click card led, if not in bold)</p> <table style="width: 100%;"> <tr> <td colspan="2">versus Suits</td> <td colspan="2">versus Notrump</td> </tr> <tr> <td>x x</td> <td>x x x x</td> <td>x x</td> <td>x x x x</td> </tr> <tr> <td>x x x</td> <td>x x x x x</td> <td>x x x</td> <td>x x x x x</td> </tr> <tr> <td>A K x</td> <td>10 9 x</td> <td>A K J x</td> <td>A Q J x</td> </tr> <tr> <td>K Q x</td> <td>K J 10 x</td> <td>A J 10 9</td> <td>A 10 9 8</td> </tr> <tr> <td>Q J x</td> <td>K 10 9 x</td> <td>K Q J x</td> <td>Q 10 9 8</td> </tr> <tr> <td>J 10 x</td> <td>Q 10 9 x</td> <td>Q J 10 x</td> <td>Q 10 9 8</td> </tr> <tr> <td>K Q 10 9</td> <td></td> <td>J 10 9 x</td> <td>10 9 8 x</td> </tr> </table> <p style="text-align: center;"><b>Length Leads:</b></p> <p>4th Best vs Suits <input type="checkbox"/> vs NT <input checked="" type="checkbox"/></p> <p>3rd/5th Best vs Suits <input type="checkbox"/> vs NT <input type="checkbox"/></p> <p style="text-align: center;"><b>Primary signal to partner's leads</b></p> <p>Attitude <input type="checkbox"/> Count <input type="checkbox"/> Suit Preference <input checked="" type="checkbox"/></p>	versus Suits		versus Notrump		x x	x x x x	x x	x x x x	x x x	x x x x x	x x x	x x x x x	A K x	10 9 x	A K J x	A Q J x	K Q x	K J 10 x	A J 10 9	A 10 9 8	Q J x	K 10 9 x	K Q J x	Q 10 9 8	J 10 x	Q 10 9 x	Q J 10 x	Q 10 9 8	K Q 10 9		J 10 9 x	10 9 8 x	<p style="text-align: center;"><b>DEFENSIVE CARDING</b></p> <p>Standard: <input checked="" type="checkbox"/> vs Suits vs NT <input checked="" type="checkbox"/></p> <p>Except <input type="checkbox"/></p> <p>Upside-Down Count <input type="checkbox"/> <input type="checkbox"/></p> <p>Upside-Down Attitude <input type="checkbox"/> <input type="checkbox"/></p> <p style="text-align: center;"><b>FIRST DISCARD</b></p> <p>Lavinthal <input type="checkbox"/> <input type="checkbox"/></p> <p>Odd/Even <input type="checkbox"/> <input type="checkbox"/></p> <p style="text-align: center;"><b>OTHER CARDING</b></p> <p>Smith Echo <input type="checkbox"/> <input type="checkbox"/></p> <p>Trump Suit Pref. <input type="checkbox"/> <input type="checkbox"/></p> <p>Foster Echo <input type="checkbox"/> <input type="checkbox"/></p>	<p style="text-align: center;"><b>RESPONSES/REBIDS</b></p> <p>2NT Force <input type="checkbox"/> New Suit NF <input type="checkbox"/></p> <p>2NT Force <input type="checkbox"/> New Suit NF <input type="checkbox"/></p> <p>2NT Force <input type="checkbox"/> New Suit NF <input type="checkbox"/></p>	
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<p><b>SPECIAL CARDING <input type="checkbox"/> PLEASE ASK</b></p>																																			

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## EXHIBIT C

mbh113 JH4911

61564 10/20/20

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88132 - Gold Rush 1/2 - 10/15/2020

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Tournament 88254 - Gold Rush 12/2 - 10/15/2020

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Tournament 88141 - Gold Rush 1/2 - 10/17/2020

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Tournament 88260 - Gold Rush 2/2 - 10/17/2020

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Tournament 41563 - Adobe-Duncan-Barr 0-750 - 11/07/2020

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## EXHIBIT D

### ADVOCATE'S FULL EXHIBIT WITH BBO MOVIES

88132: 9 10/15/20

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♦ K1062																										
♣ K964																										
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[Movie Link](#)

Advocate's Review:

The convention card supplied shows that 1 Club is 0-2 (short) although they can hold clubs. Here, North makes a feather light opening and even though South holds a singleton spade and ten good HCP they stop at the two level without trying to compete. This pair always seems to get the level correct by compensating for their partner's light bids.

	<b>N</b> mbh113 ♠ 1093 ♥ 952 ♦ A109752 ♣ 8	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1♣</td> <td>X</td> </tr> <tr> <td>1♥</td> <td>P</td> <td>1♠</td> <td>X</td> </tr> <tr> <td>2♠</td> <td>P</td> <td>P</td> <td>X</td> </tr> <tr> <td>P</td> <td>3♦</td> <td>P</td> <td>P</td> </tr> <tr> <td>D</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S			1♣	X	1♥	P	1♠	X	2♠	P	P	X	P	3♦	P	P	D			
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2♠	P	P	X																							
P	3♦	P	P																							
D																										
<b>W</b> chuckler ♠ J876 ♥ A1087 ♦ Q64 ♣ 103	<b>E</b> teacumm ♠ KQ54 ♥ 64 ♦ K8 ♣ A9542																									
	<b>S</b> JH4911 ♠ A2 ♥ KQJ3 ♦ J3 ♣ KQJ76	3♦ N      NS: 0 EW: 0																								

[Movie Link](#)

Advocate's Review:

South made a takeout double with strong length in clubs and the wrong distribution. South keeps doubling until somehow, they stop in their 8-card diamond fit. No single call up until the third double is a clear incriminating call, however the total auction indicates that unauthorized information is being passed.

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <span style="background-color: red; color: white; padding: 2px;">D</span> 16         </div>	<b>N</b> mbh113 ♠ Q85 ♥ A765 ♦ 932 ♣ J82	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="background-color: red; color: white;">W</th> <th style="background-color: red; color: white;">N</th> <th style="background-color: red; color: white;">E</th> <th style="background-color: red; color: white;">S</th> </tr> <tr> <td>1♦</td> <td>P</td> <td>2♠</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td></td> <td></td> </tr> </table>	W	N	E	S	1♦	P	2♠	P	P	P		
	W	N	E	S										
1♦	P	2♠	P											
P	P													
<b>W</b> charfras ♠ 2 ♥ 1042 ♦ AQJ10 ♣ AQ754	<b>E</b> pollhammer ♠ KJ10643 ♥ Q983 ♦ 85 ♣ 6													
	<b>S</b> JH4911 ♠ A97 ♥ KJ ♦ K764 ♣ K1093	2♠ E      NS: 0 EW: 0												

[Movie Link](#)

Advocate's Review:

South's lead of the Heart King would not make most players list of top choices. Here it hits partner's Ace, and a ruff follows. Sure, South must lead something, but wouldn't most players try a trump or a Club? That likely would have allowed the Heart Jack to score as well.

88254: 3 10/15/20

<div style="border: 1px solid black; padding: 5px; width: 40px; margin: 0 auto;"> <div style="border: 1px solid black; padding: 2px; width: 20px; margin: 0 auto;">3</div> <div style="border: 1px solid black; padding: 2px; width: 20px; margin: 0 auto;">D</div> </div>	<b>N</b> b1ancab0w ♠ 98743 ♥ K1065 ♦ 743 ♣ 7	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #008000; color: white;"> <th style="width: 25%;">W</th> <th style="width: 25%;">N</th> <th style="width: 25%;">E</th> <th style="width: 25%;">S</th> </tr> </thead> <tbody> <tr> <td>1♣</td> <td>P</td> <td>1♥</td> <td>1♠</td> </tr> <tr> <td>3♣</td> <td>3♠</td> <td>4♣</td> <td>P</td> </tr> <tr> <td>4NT</td> <td>5♠</td> <td>6♣</td> <td>P</td> </tr> <tr> <td>P</td> <td>6♠</td> <td>Y</td> <td>P</td> </tr> </tbody> </table>	W	N	E	S	1♣	P	1♥	1♠	3♣	3♠	4♣	P	4NT	5♠	6♣	P	P	6♠	Y	P
W	N	E	S																			
1♣	P	1♥	1♠																			
3♣	3♠	4♣	P																			
4NT	5♠	6♣	P																			
P	6♠	Y	P																			
<b>W</b> JH4911 ♠ J10 ♥ 3 ♦ KQ9 ♣ KQ108643		<b>E</b> MBH113 ♠ 6 ♥ AQ842 ♦ AJ1086 ♣ A2																				
	<b>S</b> cocoryan ♠ AKQ52 ♥ J97 ♦ 52 ♣ J95																					
		6♠x S      NS: 0 EW: 0																				

[Movie Link](#)

Advocate's Review:

East bid 4 Clubs rather than try diamonds on a strong hand. Then the pair had no trouble getting to 6 which indicates they knew about the Diamond fit anyway. Note that West jumped to 3 Clubs in an ace less hand when bidding 2 was quite sufficient. Then with no extra values from the 11 HCP West started with (including a J in LHO's suit) bid Blackwood (or RKC) on the next round when partner made a call sufficiently lighter than her values justified. DOPI or other method was not on their convention card.

		<b>N</b> Lana Bays		<b>W</b>		<b>N</b>	<b>E</b>	<b>S</b>
		♠ 52 ♥ AK103 ♦ Q104 ♣ QJ96		P 1NT P 3♠ P P		1♦	P	1♠ 2♠ 4♠
<b>W</b> JH4911				<b>E</b> mbh113				
♠ K1064 ♥ J6 ♦ J86 ♣ 10542				♠ 9 ♥ Q854 ♦ K972 ♣ AK83				
		<b>S</b> janescola						
		♠ AQJ873 ♥ 972 ♦ A53 ♣ 7				4♠ S NS: 0 EW: 0		

[Movie Link](#)

Advocate's Review:

The lead of a club instead of diamonds or even a heart strongly suggests knowledge of East's holding.

Not quite a "smoking gun", but very suspicious. It also seems that this pair is not consistent in bidding these types of holdings in the minors.

88254:10 JACOBY 2NT? 10/15/20

	<b>N</b> Jan123T ♠ ♥ AQ87654 ♦ 2 ♣ AK876	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1♠</td> <td>P</td> </tr> <tr> <td>2NT</td> <td>4♥</td> <td>4♠</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S			1♠	P	2NT	4♥	4♠	P	P	P		
	W	N	E	S														
		1♠	P															
2NT	4♥	4♠	P															
P	P																	
<b>W</b> JH4911 ♠ 108743 ♥ KJ3 ♦ A10 ♣ Q43		<b>E</b> mbh113 ♠ AKQJ62 ♥ ♦ KQ763 ♣ J9																
	<b>S</b> pdoza42 ♠ 95 ♥ 1092 ♦ J9854 ♣ 1052	4♠ E      NS: 0 EW: 0																

[Movie Link](#)

Advocate's Review:

This is another hand where the pair gets to their game despite not exploring the fit for slam. The convention card supplied does not indicate a forcing or Jacoby (although alerted) raise but clearly East knew there was a good fit, yet East just signs off without considering the possible diamond fit that might make slam if West has clubs and not hearts. Certainly, many experienced players would not sign off with a hand significantly over a minimum.

D 12	N Jan123T	W N E S
	♠ 10975 ♥ 10987 ♦ 7 ♣ A1097	1NT P 2♣ P 2♦ P P P
W JH4911		E mbh113
♠ Q3 ♥ A43 ♦ AQ93 ♣ KJ53		♠ J6 ♥ KJ65 ♦ KJ104 ♣ Q62
	S pdoza42	
	♠ AK842 ♥ Q2 ♦ 8652 ♣ 84	
		2♦ W NS: 0 EW: 0

[Movie Link](#)

Advocate's Review:

This is an unbelievable stop after Stayman where East holds 11 HCP after a 15–17-point 1 NT. But perhaps not so hard knowing that they are wide open in Spades. It must be considered as a “smoking gun” for collusion.

88254:14 10/15/20

<div style="border: 1px solid black; padding: 5px; display: inline-block;">14<sub>D</sub></div>		<b>N</b> throyg ♠ QJ107 ♥ 97432 ♦ 6 ♣ A104	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>P</td> <td>1♦</td> </tr> <tr> <td>P</td> <td>1♥</td> <td>2♣</td> <td>2♥</td> </tr> <tr> <td>3♦</td> <td>3♥</td> <td>4♦</td> <td>4♥</td> </tr> <tr> <td>5♦</td> <td>P</td> <td>P</td> <td>X</td> </tr> <tr> <td><sub>D</sub></td> <td><sub>D</sub></td> <td><sub>D</sub></td> <td></td> </tr> </tbody> </table>				W	N	E	S			P	1♦	P	1♥	2♣	2♥	3♦	3♥	4♦	4♥	5♦	P	P	X	<sub>D</sub>	<sub>D</sub>	<sub>D</sub>	
		W	N	E	S																									
		P	1♦																											
P	1♥	2♣	2♥																											
3♦	3♥	4♦	4♥																											
5♦	P	P	X																											
<sub>D</sub>	<sub>D</sub>	<sub>D</sub>																												
<b>W</b> JH4911 ♠ 6532 ♥ J5 ♦ AQJ108 ♣ J2	<b>E</b> mbh113 ♠ A ♥ 108 ♦ K943 ♣ K98653																													
<b>S</b> iggies2 ♠ K984 ♥ AKQ6 ♦ 752 ♣ Q7		5♦x W      NS: 0 EW: 0																												

[Movie Link](#)

Advocate's Review:

Many would overcall 2 Clubs as a passed hand. But they had no trouble bidding diamonds and more diamonds without the promise of such a great fit. Is the West hand strong enough to bid 3 Diamonds even if natural? Easy if it is known that East had 4. Perhaps this auction was their usual style and could be argued as Exonerative in character. This turned out to be a phantom save but it didn't have to work out that way where East has suggested holding fair defensive values.

88254:16 10/15/20

<b>D</b> 16	<b>N</b> jmauri	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
	♠ 873 ♥ K108 ♦ A4 ♣ KJ1094	P 1NT	P P	1♠ P	P P
<b>W</b> JH4911		<b>E</b> mbh113			
♠ 42 ♥ A753 ♦ Q6 ♣ Q8753		♠ QJ965 ♥ Q9 ♦ K8753 ♣ A			
	<b>S</b> toordeb				
	♠ AK10 ♥ J642 ♦ J1092 ♣ 62				
					1NT W      NS: 0 EW: 0

[Movie Link](#)

Advocate's Review:

Even if 1 NT is not forcing (semi marked on the card) wouldn't almost all players try bidding 2 Diamonds with passing opponents and a decent suit? Perhaps not if the partners are sharing their hand and know there is no fit anywhere.

88141: 3 10/17/20

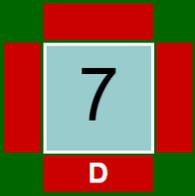
<div style="border: 1px solid black; padding: 5px; text-align: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto;"></div> <div style="font-size: 24pt; font-weight: bold; margin: 5px 0;">3</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto; text-align: center;">D</div> </div>	<b>N</b> mbh113 ♠ KJ94 ♥ AJ94 ♦ Q73 ♣ QJ	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="background-color: red; color: white;">W</th> <th style="background-color: red; color: white;">N</th> <th style="background-color: red; color: white;">E</th> <th style="background-color: red; color: white;">S</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1♦</td> </tr> <tr> <td>P</td> <td>1♥</td> <td>2♣</td> <td>2NT</td> </tr> <tr> <td>P</td> <td>3NT</td> <td>P</td> <td>P</td> </tr> <tr> <td>P</td> <td></td> <td></td> <td></td> </tr> </table>	W	N	E	S				1♦	P	1♥	2♣	2NT	P	3NT	P	P	P			
	W	N	E	S																		
			1♦																			
P	1♥	2♣	2NT																			
P	3NT	P	P																			
P																						
<b>W</b> embosk ♠ 7653 ♥ 1062 ♦ A42 ♣ 632		<b>E</b> mbc3xx ♠ 1082 ♥ K73 ♦ 9 ♣ A98754																				
	<b>S</b> JH4911 ♠ AQ ♥ Q85 ♦ KJ10865 ♣ K10	3NT S      NS: 0 EW: 0																				

[Movie Link](#)

Advocate's Review:

South ignored his chance to open 1 NT and then bid 2 NT that this pair might expect to be a minimum, so North with a decent 14 count simply signed off. This hand is useful in that they are not always able to use the U/I acquired as it might have otherwise gotten them overboard. I suspect that is a reason why our reviewers wary their scores/opinion in that they see how intermediate or weak players in their clubs perform. This hand might be held out as a possibly exonerating hand since neither made a more aggressive call in the auction.

88141:7 10/17/20

	<b>N</b> mbh113 ♠ K2 ♥ KQJ104 ♦ 10982 ♣ 52	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>1♦</td> <td>1♥</td> <td>P</td> <td>1♣</td> </tr> <tr> <td>P</td> <td>4♥</td> <td>P</td> <td>P</td> </tr> <tr> <td>P</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S	1♦	1♥	P	1♣	P	4♥	P	P	P			
	W	N	E	S														
1♦	1♥	P	1♣															
P	4♥	P	P															
P																		
<b>W</b> mikemetal ♠ 54 ♥ A98 ♦ A7643 ♣ 964	<b>E</b> Arty29 ♠ J109763 ♥ 75 ♦ KJ5 ♣ 83																	
	<b>S</b> JH4911 ♠ AQ8 ♥ 632 ♦ Q ♣ AKQJ107	4♥ N      NS: 0 EW: 0																

[Movie Link](#)

Advocate's Review:

Sure, South held a good hand, but given that North did not necessarily show a great suit with 1 Heart. Why bid 3 Hearts holding just the 632? And holding a solid suit with a singleton diamond, why not bid slower? If North has an Ace plus something extra this lazy auction becomes suspicious.

	<b>N</b> mbh113 ♠ 86 ♥ AQ1087 ♦ Q104 ♣ Q94	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1♠</td> <td>P</td> </tr> <tr> <td>1NT</td> <td>2♥</td> <td>2♠</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S			1♠	P	1NT	2♥	2♠	P	P	P		
	W	N	E	S														
		1♠	P															
1NT	2♥	2♠	P															
P	P																	
<b>W</b> Louis Fort ♠ J4 ♥ 92 ♦ KJ932 ♣ K852		<b>E</b> josiecat4 ♠ AKQ1053 ♥ 65 ♦ 75 ♣ AJ10																
	<b>S</b> JH4911 ♠ 972 ♥ KJ43 ♦ A86 ♣ 763	2♠ E      NS: 0 EW: 0																

[Movie Link](#)

Advocate's Review:

North makes a 2-Heart overcall vulnerable yet South doesn't raise holding a very good 8 HCP with excellent support. They seem to always know when to subside at a low level. In a poll of average players how many would bid this way? Give vulnerable North 6-cards in hearts plus extras in the minors for instance.

88141:15 10/17/20

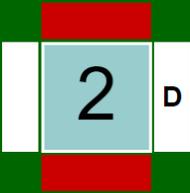
<div style="border: 1px solid black; padding: 5px; text-align: center;"> <span style="background-color: red; color: white; font-weight: bold;">15</span>  <span style="background-color: red; color: white; font-weight: bold;">D</span> </div>	<b>N</b> mbh113	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
	♠ Q10652 ♥ AQ764 ♦ ♣ Q85	♠ P ♥ 1♥ ♦ 3♦ ♣ 4♦	♠ P ♥ 2♥ ♦ P ♣ P	♠ P ♥ 3♥ ♦ P ♣ P	♠ P ♥ P ♦ P ♣ P
<b>W</b> rainbow987			<b>E</b> cloverenge		
♠ KJ3 ♥ J3 ♦ A9872 ♣ 1042			♠ A87 ♥ K52 ♦ KQJ65 ♣ K7		
		<b>S</b> JH4911			
		♠ 94 ♥ 1098 ♦ 1043 ♣ AJ963			
				4♦ E      NS: 0 EW: 0	

[Movie Link](#)

Advocate's Review:

North bid 1-heart with 5-5 in the majors in a minimum point count hand. South raises to 2 hearts which is fine, but then again North overbids indicating a knowledge of the club fit as compensating values.

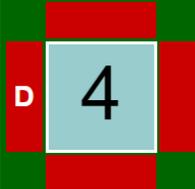
88260: 2 BOTH LEAD & AUCTION 10/17/20

		<b>N</b> NickAt ♠ A6 ♥ AJ104 ♦ 1097 ♣ J1072	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 2♦ X P 1♠ P P P 3♣
		<b>W</b> JH4911 ♠ 7 ♥ K987 ♦ AK64 ♣ KQ83	<b>E</b> mbh113 ♠ J9842 ♥ 53 ♦ Q852 ♣ 54
		<b>S</b> caldream32 ♠ KQ1053 ♥ Q62 ♦ J3 ♣ A96	3♣ S      NS: 0 EW: 0

[Movie Link](#)

Advocate's Review:

West overcalls 2 diamonds with a 4-card suit and perfect 1-4-4-4-pattern for a takeout Double in a strong hand. It turns out to be safe here where they have their 8-card fit and a fine idea about what suit to lead. Many East players would preempt with this hand expecting West to be short in Spades following "The Law" expecting partner to have 5 or 6 Diamonds.

	<b>N</b> mefirst713 ♠ KQ76 ♥ Q4 ♦ A87 ♣ K863	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 1♠    X    P    2♥ 2♠    P    P    P
	<b>W</b> JH4911 ♠ AJ983 ♥ AK ♦ J6 ♣ AQ94	<b>E</b> mbh113 ♠ 1042 ♥ 652 ♦ Q95432 ♣ 2
	<b>S</b> JimHusker1 ♠ 5 ♥ J109873 ♦ K10 ♣ J1075	2♠ W                  NS: 0 EW: 0

[Movie Link](#)

Advocate's Review:

West rebid his AJ983 of Spades vulnerable with a 19 HCP hand rather than Double or try 3 Clubs. Now sure at matchpoints this hand is tricky, but it is easy to bid knowing partner has a bad hand but 3 adequate trumps. Thinking about the whole hand rather than concentrating on U/I gained might lead to a better fit in diamonds or even no-trump. Partner could always correct to spades here giving due credit to the ruffing value.

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">11</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">D</div> </div>	<b>N</b> dseymour ♠ 1075 ♥ J9 ♦ 1086 ♣ 106542	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>4NT</td> </tr> <tr> <td>P</td> <td>5♣</td> <td>P</td> <td>5♥</td> </tr> <tr> <td>X</td> <td>P</td> <td>P</td> <td>P</td> </tr> </tbody> </table>	W	N	E	S				4NT	P	5♣	P	5♥	X	P	P	P
	W	N	E	S														
			4NT															
P	5♣	P	5♥															
X	P	P	P															
<b>W</b> JH4911 ♠ J943 ♥ 73 ♦ 9542 ♣ AQ8		<b>E</b> mbh113 ♠ AQ86 ♥ 42 ♦ A7 ♣ KJ973																
	<b>S</b> mseymour ♠ K2 ♥ AKQ10865 ♦ KQJ3 ♣	5♥x S      NS: 0 EW: 0																

[Movie Link](#)

Advocate's Review:

This is odd bidding no matter the system played. After 5 hearts West DOUBLES because they know they hold 3 Aces. Bad luck here against a void. Know anyone else that would double when holding only 1 or 1.5 tricks in hand without a surprise in trumps? Once again U/I led West astray as South advertised a freakish hand needing only aces since 2 Clubs was not opened instead.

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <span style="font-size: 2em; font-weight: bold;">15</span>  <span style="font-weight: bold; color: red;">D</span> </div>		<b>N</b> kww13 ♠ K73 ♥ A765 ♦ K52 ♣ A84	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
			P 1♠ P D	1♣ 2♥ 3♥ D	P 2♠ 3♠ D	P 1♥ P P
<b>W</b> JH4911 ♠ AQ1098 ♥ K10 ♦ 987 ♣ 1092			<b>E</b> mbh113 ♠ J62 ♥ 94 ♦ AJ104 ♣ KQJ7			
		<b>S</b> SunnyWu ♠ 54 ♥ QJ832 ♦ Q63 ♣ 653				
		3♠ W		NS: 0 EW: 0		

[Movie Link](#)

Advocate's Review:

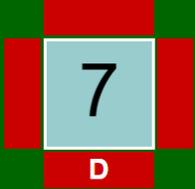
East shows amazing restraint in the auction even if West is light given good support and a doubleton. With 12 HCP many would rate it as an opening hand. This hand is another example where the pair tends to compensate for the other partner's underbid or overbid and they always seem to land on their feet.

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <span style="font-size: 2em; font-weight: bold;">6</span> <span style="font-size: 0.8em; font-weight: bold; color: red; margin-left: 5px;">D</span> </div>	<b>N</b> lilliands	<b>W</b> N <b>E</b> S
	♠ AQJ3 ♥ K94 ♦ 1084 ♣ K32	1♥ P 1♣ P P X 2♣ P P P 3♣ P P P
<b>W</b> JH4911		<b>E</b> mbh113
♠ 872 ♥ Q765 ♦ QJ ♣ Q865		♠ 109 ♥ AJ2 ♦ A92 ♣ A10974
	<b>S</b> ardeaux1	
	♠ K654 ♥ 1083 ♦ K7653 ♣ J	3♣ E      NS: 0 EW: 0

[Movie Link](#)

Advocate's Review:

East bid clubs three times even though 1 Heart did not show extra values or club support. East had the same 13 count vulnerable yet bid 3 Clubs after South bid 2 Spades over their partner's reopening double. This bid strongly suggests improper knowledge of partner's holding.

	<b>N</b> ftmary1815 ♠ AKQ874 ♥ 109 ♦ Q754 ♣ 2	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>1♥</td> <td>1♠</td> <td>2♥</td> <td>1♦</td> </tr> <tr> <td>P</td> <td>2♠</td> <td>P</td> <td>X</td> </tr> <tr> <td>P</td> <td></td> <td></td> <td>P</td> </tr> </tbody> </table>	W	N	E	S	1♥	1♠	2♥	1♦	P	2♠	P	X	P			P
	W	N	E	S														
1♥	1♠	2♥	1♦															
P	2♠	P	X															
P			P															
<b>W</b> JH4911 ♠ 63 ♥ AJ865 ♦ 93 ♣ QJ54	<b>E</b> mbh113 ♠ J92 ♥ KQ432 ♦ K2 ♣ 873																	
	<b>S</b> fredf78617 ♠ 105 ♥ 7 ♦ AJ1086 ♣ AK1096	2♠ N      NS: 0 EW: 0																

[Movie Link](#)

Advocate's Review:

West made another light overcall and so might many other players. But East showed considerable restraint holding the KQ432 of hearts by not preempting the bidding or making a further raise since West could have held a considerably stronger hand. They always seem to know when to counter light bids where one might expect to be wrong more often (in the 50% range?). Let's ignore the odd auction conducted by North-South though which is very odd. And 3 Hearts would have been down as much as -300.

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <span style="font-size: 2em;">8</span> </div>	<b>N</b> ftmary1815 ♠ 7 ♥ KQJ10874 ♦ J5 ♣ J73	<table border="1" style="width: 100%; text-align: center;"> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> <tr> <td>1♣</td> <td>3♥</td> <td>X</td> <td>P</td> </tr> <tr> <td>3♠</td> <td>P</td> <td>4♠</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td></td> <td></td> </tr> </table>				W	N	E	S	1♣	3♥	X	P	3♠	P	4♠	P	P	P		
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1♣	3♥	X	P																		
3♠	P	4♠	P																		
P	P																				
<b>W</b> JH4911 ♠ AK64 ♥ A62 ♦ 104 ♣ AK65	<b>E</b> mbh113 ♠ QJ105 ♥ 5 ♦ Q963 ♣ Q982	4♠ W      NS: 0 EW: 0																			
	<b>S</b> fredf78617 ♠ 9832 ♥ 93 ♦ AK872 ♣ 104																				

[Movie Link](#)

Advocate's Review:

East makes a shapely negative double as would many players. However, West's hand has certainly grown in value yet he bid only 3 spades showing a hand worth 3 or 4 HCP less than held. He knew that East was going to bid 4 Spades although it seems outrageous after an apparent sign off. Once again, they make the nice, safe stop in 4 when East could certainly hold more in diamonds. Oh, but they seem to notice missing the Ace and King there. I suspect that the players will say that since they held no Ace that it was better to get a plus score but that singleton heart surely could be golden and safe below game to try. What would an average Club player do? Perhaps they do not utilize cue bids but just use Blackwood.

<table border="1"> <tr><td style="background-color: #d3d3d3;">D</td></tr> <tr><td style="background-color: #d3d3d3;">9</td></tr> <tr><td style="background-color: #d3d3d3;"> </td></tr> </table>	D	9		<b>N</b> ftmary1815 ♠ 853 ♥ Q105 ♦ A2 ♣ 109763	<table border="1"> <tr> <th style="background-color: #d3d3d3;">W</th> <th style="background-color: #d3d3d3;">N</th> <th style="background-color: #d3d3d3;">E</th> <th style="background-color: #d3d3d3;">S</th> </tr> <tr> <td> </td> <td>P</td> <td>P</td> <td>P</td> </tr> <tr> <td>1♦</td> <td>P</td> <td>1♠</td> <td>P</td> </tr> <tr> <td>3♠</td> <td>P</td> <td>4♠</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td> </td> <td> </td> </tr> </table>	W	N	E	S		P	P	P	1♦	P	1♠	P	3♠	P	4♠	P	P	P		
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	P	P	P																						
1♦	P	1♠	P																						
3♠	P	4♠	P																						
P	P																								
<b>W</b> JH4911 ♠ KJ64 ♥ K864 ♦ KQ107 ♣ 4		<b>E</b> mbh113 ♠ AQ1072 ♥ J97 ♦ 86 ♣ A85																							
	<b>S</b> fredf78617 ♠ 9 ♥ A32 ♦ J9543 ♣ KQJ2	4♠ E      NS: 0 EW: 0																							

[Movie Link](#)

Advocate's Review:

West makes a jump support of Spades with only an aceless 12 count even if shapely and East was a passed hand. East has a maximum (some Easts might have even opened this with the boss suit) with the club Ace yet does not even cue bid in a try for slam if West had the right hand for his bid. A perfect minimum still could make the fit golden and be quite safe to try below game. If the pair does not use control bidding and just uses Blackwood or blasts that may also explain these auctions.

61564: 5 10/20/20

<b>D</b>		<b>N</b> suziq1234	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
5		♠ A9 ♥ 10 ♦ AQJ8532 ♣ KJ2		1♦	X	1♠
			2♥	3♦	3♥	P
			P	4♦	P	P
			P			
<b>W</b> JH4911			<b>E</b> mbh113			
♠ K4 ♥ A853 ♦ 976 ♣ A1043			♠ 763 ♥ KQJ2 ♦ K104 ♣ Q96			
		<b>S</b> Stan82				
		♠ QJ10852 ♥ 9764 ♦ ♣ 875				
				4♦ N		NS: 0 EW: 0

[Movie Link](#)

Advocate's Review:

East makes a takeout double on very light values and only 763 in spades. However, they had no problem bidding hearts and stopping low. The West hand has apparently compensated holding two Aces and a King. What if East had values other than in diamonds even after South bid 1 Spade? Imagine a typical hand that East would hold-would it have just 8 points, no Aces and flat distribution?

61564:12 10/20/20

D 12	N dakotadon	W	N	E	S
	♠ Q3 ♥ KJ1093 ♦ A9864 ♣ K	P	1♥	P	3♥
W JH4911		3♠	4♥	P	P
♠ AK965 ♥ 82 ♦ QJ75 ♣ 86		4♠	P	P	X
	S HM92270	P	P	P	
	♠ J72 ♥ AQ74 ♦ 3 ♣ Q9743	E mbh113			
		♠ 1084 ♥ 65 ♦ K102 ♣ AJ1052			
		4♠x W NS: 0 EW: 0			

[Movie Link](#)

Advocate's Review:

West bid 3 Spades on a poorish hand, and then kept bidding! Sacrifices can be winning bridge, but not here without knowledge of a spade and diamond fit. Hardly any non-novice pair would try this one. If they were not colluding on this hand, one would say that West bid insanely instead. How likely is that the case when they hold such a poor suit? Even novices know to bid on only with a much more robust suit. East has called nothing except Pass.

61564:8 EXONERATE? 10/20/20

<div style="border: 1px solid black; padding: 5px; width: 40px; text-align: center; margin: 0 auto;"> <div style="border: 1px solid black; padding: 2px; width: 20px; text-align: center; margin: 0 auto;">D</div> <div style="border: 1px solid black; padding: 10px; width: 20px; text-align: center; margin: 0 auto; font-size: 24px;">8</div> </div>	<b>N</b> kevnmax ♠ Q6532 ♥ A9 ♦ 8763 ♣ J7	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>P</td> <td>P</td> <td>1♦</td> <td>1♥</td> </tr> <tr> <td>1NT</td> <td>P</td> <td>2♣</td> <td>P</td> </tr> <tr> <td>2NT</td> <td>P</td> <td>P</td> <td>P</td> </tr> </tbody> </table>	W	N	E	S	P	P	1♦	1♥	1NT	P	2♣	P	2NT	P	P	P
	W	N	E	S														
P	P	1♦	1♥															
1NT	P	2♣	P															
2NT	P	P	P															
<b>W</b> JH4911 ♠ AJ9 ♥ K763 ♦ A54 ♣ 532		<b>E</b> mbh113 ♠ 4 ♥ J4 ♦ QJ92 ♣ AK10984																
	<b>S</b> ptm822 ♠ K1087 ♥ Q10852 ♦ K10 ♣ Q6	2NT W      NS: 0 EW: 0																

[Movie Link](#)

Advocate's Review:

Incredibly East bid 1 Diamond on a 1=2=4=6 hand with a good club suit. Was the use of a systemic short Club to blame? Perhaps West had no other option other than to bid No Trump with his holding, but why give up on game opposite an opening hand with the minors? Easy enough if you know that you are facing a minimum hand. Bidding on would have paid off on this distribution and clubs 2-2. On the other hand, East might have just bid 3 Clubs if that is their system choice. East-West might say this auction is exonerative in character. Was this auction logical or suspicious. Perhaps either vote is possible here.

61564:17 10/20/20

<table border="1"> <tr><td style="text-align: center;">D</td></tr> <tr><td style="text-align: center; font-size: 2em;">17</td></tr> </table>	D	17	<table border="1"> <tr><td style="background-color: #000080; color: white;">N</td><td>Luannward</td></tr> <tr><td>♠</td><td>A65</td></tr> <tr><td>♥</td><td>32</td></tr> <tr><td>♦</td><td>KJ975</td></tr> <tr><td>♣</td><td>A63</td></tr> </table>	N	Luannward	♠	A65	♥	32	♦	KJ975	♣	A63	<table border="1"> <tr><td>W</td><td>N</td><td>E</td><td>S</td></tr> <tr><td></td><td>1♦</td><td>1♥</td><td>1♠</td></tr> <tr><td>2♥</td><td>3♦</td><td>P</td><td>P</td></tr> <tr><td>P</td><td></td><td></td><td></td></tr> </table>	W	N	E	S		1♦	1♥	1♠	2♥	3♦	P	P	P					
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3♦ N	NS: 0 EW: 0																															

[Movie Link](#)

Advocate's Review:

Isn't this a bit incredible where East overcalls 1 Heart on very little (and yes, it is on the card as possibly a 4-card suit and 6 plus HCP) and West holding a side singleton and excellent 3 card support doesn't at least get to the three level? Again, they know when to stop like a yoyo or a ballet pas-de-deux between good and bad hands. Players using U/I get these hands right more than one might expect.

<div style="border: 1px solid black; padding: 5px; display: inline-block;">18 <small>D</small></div>		<b>N</b> Luannward				
		♠ KQ9 ♥ Q32 ♦ 1095 ♣ 10875				

## EXHIBIT E

10/20/20 #61564 Lead

<div style="border: 1px solid black; padding: 5px; width: 40px; margin: 0 auto;"> <div style="border: 1px solid black; padding: 2px; width: 20px; margin: 0 auto; text-align: center;">11</div> <div style="border: 1px solid black; padding: 2px; width: 20px; margin: 0 auto; text-align: center;">D</div> </div>	<b>N</b> dakotadon	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">W</th> <th style="width: 25%;">N</th> <th style="width: 25%;">E</th> <th style="width: 25%;">S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td style="text-align: center;">1♦</td> </tr> <tr> <td style="text-align: center;">1♥</td> <td style="text-align: center;">P</td> <td style="text-align: center;">P</td> <td style="text-align: center;">X</td> </tr> <tr> <td style="text-align: center;">P</td> <td style="text-align: center;">2♦</td> <td style="text-align: center;">2♥</td> <td style="text-align: center;">2NT</td> </tr> <tr> <td style="text-align: center;">P</td> <td style="text-align: center;">P</td> <td style="text-align: center;">P</td> <td></td> </tr> </tbody> </table>	W	N	E	S				1♦	1♥	P	P	X	P	2♦	2♥	2NT	P	P	P	
W	N	E	S																			
			1♦																			
1♥	P	P	X																			
P	2♦	2♥	2NT																			
P	P	P																				
<b>W</b> JH4911	<div style="border: 1px solid black; padding: 5px; width: 40px; margin: 0 auto;">♣4</div>	<b>E</b> mbh113																				
♠ 9863 ♥ KJ1052 ♦ A3 ♣ 94		♠ AJ ♥ 874 ♦ Q86 ♣ KJ1075																				
	<b>S</b> HM92270																					
	♠ K1075 ♥ A9 ♦ J1095 ♣ AQ8	2NT S      NS: 0 EW: 0																				

Advocate's Review:

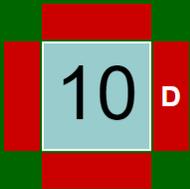
East was restrained to not act over 1H and then West found a club lead. No indication that they lead low from doubletons. Please see the provided Convention Card.

#61564 10/10/20 AUCTION

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <span style="font-size: 2em; font-weight: bold;">D</span> <span style="font-size: 3em; font-weight: bold; margin-left: 10px;">12</span> </div>	<b>N</b> dakotadon ♠ Q3 ♥ KJ1093 ♦ A9864 ♣ K	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="background-color: red;">W</th> <th style="background-color: red;">N</th> <th style="background-color: red;">E</th> <th style="background-color: red;">S</th> </tr> <tr> <td>P</td> <td>1♥</td> <td>P</td> <td>3♥</td> </tr> <tr> <td>3♠</td> <td>4♥</td> <td>P</td> <td>P</td> </tr> <tr> <td>4♠</td> <td>P</td> <td>P</td> <td>X</td> </tr> <tr> <td>P</td> <td>P</td> <td>P</td> <td></td> </tr> </table>				W	N	E	S	P	1♥	P	3♥	3♠	4♥	P	P	4♠	P	P	X	P	P	P					
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<b>W</b> JH4911 ♠ AK965 ♥ 82 ♦ QJ75 ♣ 86		<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="background-color: blue;">E</th> <th colspan="3"></th> </tr> <tr> <td>mbh113</td> <td colspan="3"></td> </tr> <tr> <td>♠ 1084</td> <td colspan="3"></td> </tr> <tr> <td>♥ 65</td> <td colspan="3"></td> </tr> <tr> <td>♦ K102</td> <td colspan="3"></td> </tr> <tr> <td>♣ AJ1052</td> <td colspan="3"></td> </tr> </table>				E				mbh113				♠ 1084				♥ 65				♦ K102				♣ AJ1052			
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	<b>S</b> HM92270 ♠ J72 ♥ AQ74 ♦ 3 ♣ Q9743	4♠x W      NS: 0 EW: 0																											

Advocate's Review:

Really lucky that 4S wasn't a phantom sacrifice, but even white vs red, bidding twice with this hand is strongly suggestive of UI with a suit only 5 cards in length and moderate strength.

	<b>N</b> mbh113 ♠ 1093 ♥ 952 ♦ A109752 ♣ 8	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1♣</td> <td>X</td> </tr> <tr> <td>1♥</td> <td>P</td> <td>1♠</td> <td>X</td> </tr> <tr> <td>2♠</td> <td>P</td> <td>P</td> <td>X</td> </tr> <tr> <td>P</td> <td>3♦</td> <td>P</td> <td>P</td> </tr> <tr> <td>D</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				W	N	E	S			1♣	X	1♥	P	1♠	X	2♠	P	P	X	P	3♦	P	P	D			
	W	N	E	S																									
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1♥	P	1♠	X																										
2♠	P	P	X																										
P	3♦	P	P																										
D																													
<b>W</b> chuckler ♠ J876 ♥ A1087 ♦ Q64 ♣ 103		<b>E</b> teacumm ♠ KQ54 ♥ 64 ♦ K8 ♣ A9542																											
	<b>S</b> JH4911 ♠ A2 ♥ KQJ3 ♦ J3 ♣ KQJ76	3♦ N      NS: 0 EW: 0																											

Advocate's Review:

Weird action by both North and South (particularly a 3<sup>rd</sup> double) but they stayed out of trouble. How else to get to the 6-2 fit in diamonds?

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <span style="font-size: 2em; font-weight: bold;">3</span>  <span style="font-size: 0.8em;">D</span> </div>	<b>N</b> b1ancab0w ♠ 98743 ♥ K1065 ♦ 743 ♣ 7	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="background-color: #ff0000; color: white;">W</th> <th style="background-color: #0000ff; color: white;">N</th> <th style="background-color: #ff0000; color: white;">E</th> <th style="background-color: #0000ff; color: white;">S</th> </tr> <tr> <td>1♣</td> <td>P</td> <td>1♥</td> <td>1♠</td> </tr> <tr> <td>3♣</td> <td>3♠</td> <td>4♣</td> <td>P</td> </tr> <tr> <td>4NT</td> <td>5♠</td> <td>6♣</td> <td>P</td> </tr> <tr> <td>D</td> <td>6♠</td> <td>Y</td> <td>D</td> </tr> </table>	W	N	E	S	1♣	P	1♥	1♠	3♣	3♠	4♣	P	4NT	5♠	6♣	P	D	6♠	Y	D
	W	N	E	S																		
1♣	P	1♥	1♠																			
3♣	3♠	4♣	P																			
4NT	5♠	6♣	P																			
D	6♠	Y	D																			
<b>W</b> JH4911 ♠ J10 ♥ 3 ♦ KQ9 ♣ KQ108643	<b>S</b> cocoryan ♠ AKQ52 ♥ J97 ♦ 52 ♣ J95	<b>E</b> MBH113 ♠ 6 ♥ AQ842 ♦ AJ1086 ♣ A2																				
		6♠x S      NS: 0 EW: 0																				

Advocate's Review:

3C bid on the same poorish (vulnerable) hand they decided to open. Would not most Easts show more strength and later make at least a mild slam try. Why except for U/I would West otherwise try Blackwood with no aces

#88254 10/15/20 LEAD

		<b>N</b> Lana Bays		<b>W</b> <b>N</b> <b>E</b> <b>S</b>	
		♠ 52 ♥ AK103 ♦ Q104 ♣ QJ96		P    1NT    P    1♦    1♠ P    3♠    P    2♠ P    P    P    4♠	
<b>W</b> JH4911				<b>E</b> mbh113	
♠ K1064 ♥ J6 ♦ J86 ♣ 10542				♠ 9 ♥ Q854 ♦ K972 ♣ AK83	
		<b>S</b> janescola		4♠ S                  NS: 0 EW: 0	
		♠ AQJ873 ♥ 972 ♦ A53 ♣ 7			

Advocate's Review:

They seem to vary which minor they open with this pattern. (But please see the Convention Card where 0-2 is marked) But west has no problem finding the winning lead when the Diamond spot cards appear somewhat safer holding a trump stack.



#88254 10/15/20

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <span style="font-size: 2em; font-weight: bold;">D</span> <span style="font-size: 3em; font-weight: bold;">12</span> </div>	<b>N</b> Jan123T	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 1NT P 2♣ P 2♦ P P P
	♠ 10975 ♥ 10987 ♦ 7 ♣ A1097	
<b>W</b> JH4911 ♠ Q3 ♥ A43 ♦ AQ93 ♣ KJ53		<b>E</b> mbh113 ♠ J6 ♥ KJ65 ♦ KJ104 ♣ Q62
	<b>S</b> pdoza42 ♠ AK842 ♥ Q2 ♦ 8652 ♣ 84	2♦ W      NS: 0 EW: 0

Advocate's Review:

The technical term for this auction is “smoking gun” where a side suit is wide open and a 2NT rebid would be standard or perhaps even 3 Diamonds. Who passes with 11 HCP opposite a strong 1NT?

#88254 10/15/20

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="border: 1px solid black; padding: 2px; display: inline-block;">14</div> <div style="margin-left: 5px;">D</div> </div>		<b>N</b> throyg ♠ QJ107 ♥ 97432 ♦ 6 ♣ A104	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>P</td> <td>1♦</td> </tr> <tr> <td>P</td> <td>1♥</td> <td>2♣</td> <td>2♥</td> </tr> <tr> <td>3♦</td> <td>3♥</td> <td>4♦</td> <td>4♥</td> </tr> <tr> <td>5♦</td> <td>P</td> <td>P</td> <td>X</td> </tr> <tr> <td>P</td> <td>P</td> <td>P</td> <td></td> </tr> </tbody> </table>	W	N	E	S			P	1♦	P	1♥	2♣	2♥	3♦	3♥	4♦	4♥	5♦	P	P	X	P	P	P	
W	N	E	S																								
		P	1♦																								
P	1♥	2♣	2♥																								
3♦	3♥	4♦	4♥																								
5♦	P	P	X																								
P	P	P																									
<b>W</b> JH4911 ♠ 6532 ♥ J5 ♦ AQJ108 ♣ J2		<b>E</b> mbh113 ♠ A ♥ 108 ♦ K943 ♣ K98653																									
	<b>S</b> iggies2 ♠ K984 ♥ AKQ6 ♦ 752 ♣ Q7		5♦x W      NS: 0 EW: 0																								

Advocate's Review:

With a heart cuebid available, it is reasonable to consider 3D as natural. But is this hand worth it given that South opened 1 Diamond. This sacrifice was a phantom but it didn't have to be. East bid Clubs but has fine Diamond support. It is true that the 2 Club overcame suggested a shapely hand but their style allows for weaker suits more often.

#88254 10/15/20

<b>D</b> 16	<b>N</b> jmauri	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
	♠ 873 ♥ K108 ♦ A4 ♣ KJ1094	P 1NT	P P	1♠ P	P P
<b>W</b> JH4911		<b>E</b> mbh113			
♠ 42 ♥ A753 ♦ Q6 ♣ Q8753		♠ QJ965 ♥ Q9 ♦ K8753 ♣ A			
	<b>S</b> toordeb				
	♠ AK10 ♥ J642 ♦ J1092 ♣ 62				
					1NT W      NS: 0 EW: 0

Advocate's Review:

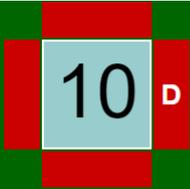
Apparently, they don't have (or can't use) U/I at the outset or this hand would have been passed out. But I don't think you will find another bridge player that fails to bid 2D with the East hand even if 1NT is not completely forcing or even semi-forcing.

	<b>N</b> mbh113 ♠ K2 ♥ KQJ104 ♦ 10982 ♣ 52	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 1♦   1♥   P   1♣ P   4♥   P   P P
	<b>W</b> mikemetal ♠ 54 ♥ A98 ♦ A7643 ♣ 964	<b>E</b> Arty29 ♠ J109763 ♥ 75 ♦ KJ5 ♣ 83
	<b>S</b> JH4911 ♠ AQ8 ♥ 632 ♦ Q ♣ AKQJ107	4♥ N                  NS: 0 EW: 0

Advocate's Review:

Strange to bid 3 Hearts when 1Heart only promises 4(perhaps more) not necessarily these strong ones. With a strong hand like this one we recognize that pairs may dislike bidding 2 Spades or 3 Clubs, but South could have simply cue bid 2 Diamonds. This auction strongly suggests knowledge of the North holding at the outset.

10/17/20 #88141

	<b>N</b> mbh113 ♠ 86 ♥ AQ1087 ♦ Q104 ♣ Q94	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1♠</td> <td>P</td> </tr> <tr> <td>1NT</td> <td>2♥</td> <td>2♠</td> <td>P</td> </tr> <tr> <td>P</td> <td>P</td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S			1♠	P	1NT	2♥	2♠	P	P	P		
	W	N	E	S														
		1♠	P															
1NT	2♥	2♠	P															
P	P																	
<b>W</b> Louis Fort ♠ J4 ♥ 92 ♦ KJ932 ♣ K852		<b>E</b> josiecat4 ♠ AKQ1053 ♥ 65 ♦ 75 ♣ AJ10																
	<b>S</b> JH4911 ♠ 972 ♥ KJ43 ♦ A86 ♣ 763	2♠ E      NS: 0 EW: 0																

Advocate's Review:

Watching this might remind one of ballet, where one player makes a considerably under/overbid action and the other player compensates. Certainly, it does not comport with any known technique even at matchpoints when South has 4 fine trumps and an Ace. Picture a typical vulnerable overcall that likely could be 6 hearts or extra cards in a minor.

10/17/20 # 88141 LEAD

D 12	N mbh113	W	N	E	S
	♠ 1083 ♥ AJ10 ♦ J1076 ♣ 1083	P 1NT 3♦ P	P P P P	1♠ 2♥ 3NT	P P P
W Louis Fort		♥10		E josiecat4	
♠ 52 ♥ 872 ♦ KQ843 ♣ Q94		♠ KQJ94 ♥ Q964 ♦ A ♣ KJ6			
	S JH4911				
	♠ A76 ♥ K53 ♦ 952 ♣ A752				
				3NT W	NS: 0 EW: 0

Advocate's Review:

Sometimes there is a laziness (one possible indication of collusion according to Steve Weinstein a recognized expert in this area), even an arrogance to cheating. Here North could have led a pedestrian Club and they still would have gotten 5 tricks. Why else lead a Heart even to be deceptive into a suit voluntarily bid and specifically the ten that might give away the position? You be the judge.

10/17/20 # 88141

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <span style="background-color: red; color: white; padding: 2px;">15</span>  <span style="background-color: red; color: white; padding: 2px;">D</span> </div>	<b>N</b> mbh113 ♠ Q10652 ♥ AQ764 ♦ ♣ Q85	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="background-color: #e0e0e0;">W</th> <th style="background-color: red; color: white;">N</th> <th style="background-color: #e0e0e0;">E</th> <th style="background-color: red; color: white;">S</th> </tr> <tr> <td style="background-color: #e0e0e0;">P</td> <td style="background-color: #e0e0e0;">1♥</td> <td style="background-color: #e0e0e0;">2♦</td> <td style="background-color: #e0e0e0;">P</td> </tr> <tr> <td style="background-color: #e0e0e0;">3♦</td> <td style="background-color: #e0e0e0;">3♥</td> <td style="background-color: #e0e0e0;">P</td> <td style="background-color: #e0e0e0;">P</td> </tr> <tr> <td style="background-color: #e0e0e0;">4♦</td> <td style="background-color: #e0e0e0;">P</td> <td style="background-color: #e0e0e0;">P</td> <td style="background-color: #e0e0e0;">P</td> </tr> </table>	W	N	E	S	P	1♥	2♦	P	3♦	3♥	P	P	4♦	P	P	P
	W	N	E	S														
P	1♥	2♦	P															
3♦	3♥	P	P															
4♦	P	P	P															
<b>W</b> rainbow987 ♠ KJ3 ♥ J3 ♦ A9872 ♣ 1042	<b>E</b> cloverenge ♠ A87 ♥ K52 ♦ KQJ65 ♣ K7																	
	<b>S</b> JH4911 ♠ 94 ♥ 1098 ♦ 1043 ♣ AJ963	4♦ E      NS: 0 EW: 0																

Advocate's Review:

1 Heart opening bid made on a 5=5=0=3 hand minimum suggests U/I. Online one cannot blame one's eyesight. That made it easy to stop safely and to take their 4 tricks on defense.

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <div style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> <span style="font-size: 24px; font-weight: bold;">11</span> </div> <div style="margin-top: 5px; text-align: center;">D</div> </div>	<b>N</b> dseymour				
	♠ 1075 ♥ J9 ♦ 1086 ♣ 106542				
<b>W</b> JH4911					
♠ J943 ♥ 73 ♦ 9542 ♣ AQ8					

11/7/20 #41563

	<b>N</b> ftmary1815 ♠ AKQ874 ♥ 109 ♦ Q754 ♣ 2	<b>W N E S</b>			
		1♥ P P	1♠ 2♠	2♥ P	1♦ X P
<b>W</b> JH4911 ♠ 63 ♥ AJ865 ♦ 93 ♣ QJ54		<b>E</b> mbh113 ♠ J92 ♥ KQ432 ♦ K2 ♣ 873			
	<b>S</b> fredf78617 ♠ 105 ♥ 7 ♦ AJ1086 ♣ AK1096	2♠ N      NS: 0 EW: 0			

Advocate's Review:

East's restraint is remarkable even though their Convention Card does show that they make quite light overcalls which could be a 4-card suit. The North-South auction was unbelievable too so perhaps there may be more than meets the eye here.

## **EXHIBIT F: Charged Parties' response to the hands in evidence**

Hand number 11, 10/20/20

I cannot explain why the East did not respond to my one heart bid. Under normal circumstances she should have done so with three hearts and nine points. However the comment relates to how we found the club lead. It is clear to me that I would not lead from a kj10 or from the ace of diamonds, therefore it was a choice of one of the two black suits. I picked clubs and should have led the nine from a doubleton showing, showing a two card suit. As it turned out the club was a poor lead because my partner had a king Jack 10 in front of an ace queen eight and I finessed her with the lead. If I had known of her holding I would not make a club lead and finesse her.

Hand number 12, 10/10/20

This was clearly a defensive bid on West's part. I assumed that the opponents had roughly 23 points with the three heart, jump showing 10 points. I had 10 points and if my opponents had 23 points, my partner must have some points. Therefore, I made the defensive bid because my opponents were vulnerable and if they made the game they would have 620 points, whereas I could go down three doubled and only lose 500 points. As it turned out, I did not get doubled and therefore must of had a decent board.

Hand number 10, 10/15/20

I do not understand the comment on this hand. South had 17 points and wanted to find out if his partner had anything at all. She finally bid her six card diamond suit and south left it at that. Hand probably went down, losing either 100 or 200 points. It was a poor bid.

Hand number 3, 10/15/20

West had a seven card club suit with a singleton and doubleton. The one club opening was normal. Partner bid one heart after passes by the opponents. After partner showed support in clubs, I thought we might have a slam opportunity however, our opponents took over the bidding and ultimately bid six-spades which we doubled. I assumed that my partner must have a decent hand after both North and South initially passed with a solid club suit and a singleton. I decided to explore slam.

Hand number 6, 10/15/20

On this hand the question appears to be whether east should have opened one diamond or one club. We play a one diamond opener shows four diamonds, therefore under our system it is the correct opener as a one club opener could be short. As to the opening lead, when north bid a no trump, west knew he had a diamond stopper so west led a club instead.

Hand number 10, 10/15/20

The comment seems to be on this hand that he should have continued bidding and explored slam. However, with North throwing in a four heart bid after a Jacoby response clearly meant to east that North must have some points other than just hearts. Therefore, she decided not to go further than the four spade bid.

Hand number 12, 10/15/20

I agree with the comment that she should have bid two no-trump over the one no-trump bid. Probably a mistake. However, the two diamond bid by West indicated that he did not have a four card major. East probably decided to play conservatively and leave the bid there.

My partner and I play a conservative game of bridge. We would rather miss a game or two than go down by over bidding. We have found over time that this system seems to work for our benefit. This particular hand may have been a result of my partner playing conservative.

Hand number 14, 10/15/20

I am not certain what the criticism is on this hand. East bid clubs after a pass and West corrected to diamonds which was his best suit. This hand probably went down and as I do not know the results, I cannot comment on whether this was a smart or dumb move. Probably a good sacrifice bid.

Hand number 16, 10/15/20

In third seat East bid a 12 point hand showing a five card spade suit. West with eight points bid one no-trump after initially passing. East decided to pass, as a conservative bid, after West had initially passed. Accuser seems to say we didn't use U/I on this hand.

Hand number 7, 10/17/20

With 18 points, South's jump showed a strong hand with three card support. If North did not have a good heart suit she could have corrected to three no-trump. However, with a strong heart suit she bid four hearts. The three heart jump was meant to show a strong hand of 18 or 19 points.

Hand number 10, 10/17/20

The criticism here seems to be that South did not support the heart overcall. With eight points and North's bid and being an overcall, South elected to leave it up to North if she wanted to go further.

Hand number 12, 10/17/20

The only explanation that I can give for this hand, which occurred over a year ago, is that my partner in North, was leading into strength. Diamonds would have been a poor lead because West bid diamonds and if South had a high diamond he would have been finessed. When West did not support the two heart bid, which was the second suit that East bid, North assumed that there might be tricks available in that suit.

Hand number 15, 10/17/20

I do not see the objection to a one heart opener on this hand. North had 10 points and a void. Sitting in third seat it would seem to be an appropriate opening bid. With East-West showing diamonds and after South's support of hearts and North's void in diamonds, a three heart bid seems appropriate. With a weak hand North decided to pass and not bid four hearts.

Hand number 11, 10/17/20

After South's four no-trump opener North showed no aces bidding five clubs (blackwood). With an ace queen of clubs and the possibility that his partner had an ace or maybe two, the double seemed an appropriate bid.

Hand number 7, 11/7/20

With an eight point overcall hand, West, playing conservatively, did not seem inclined to continue on to three hearts. East had only nine points and left it up to West to decide to go forward.

I will now review the hands in section 6 that were sent to me by Mr. Sealy

Hand number 9

In third seat South opens one club with 10 points and a singleton. North supports the club bid but South with a weak overcall decides not to continue competition after the two spade bid. North originally was a passed hand and south gave a weak overcall bid.

Hand number 10

With 17 points South is looking for any suit from North that he can support. If unauthorized information was being exchanged North would have shown the diamond suit much earlier.

Hand number 16

The criticism here seems to be the opening king of hearts lead. South's hand has an unprotected ace and three unprotected kings. A spade lead is certainly not recommended. Thus South has to lead away from one of the kings. Either the diamond or club lead would clearly finesse his king. However, if his partner happens to have the ace of hearts he might be able to pick up three tricks instead of one or two. Therefore, the King lead of hearts seems appropriate considering the other options available

Hand number 3

I cannot explain why West jumped to three clubs instead of bidding to clubs. It was either a mistake or a miss click. I agree a two club bid was appropriate. East bid hearts initially and then showed support for clubs indicating she had a good hand. North bid five spades over the for no-trump bid and East with her strength went to six clubs and then doubled the six spade bid. I do not think the bidding was inappropriate

Hand number 6 -- This is the same hand commented on earlier

Hand number 10 -- This is the same hand commented on earlier.

Hand number 12 -- This is the same hand commented on earlier

Hand number 14 -- This is the same hand commented on earlier

Hand number 16 -- This is the same hand commented on earlier

Hand number 3

I do not open one no-trump with a hand that has two doubletons. It is quite interesting to note the advocates comment that this hand might be held out as a possible exonerating hand since neither made a more aggressive call in the auction.

Hand number 7 -- This hand was commented on earlier

Hand number 10 -- This hand was commented on earlier

Hand number 15

The criticism here seems to be that North went to three hearts after South's support. North had a 10 point hand plus a void in opponent suits. Seems to me to be an appropriate bid.

Hand number 2

After seeing this hand I agree a better bid by West would have been a takeout double. It was probably a mistake on West side.

Hand number 4

I am not sure what the criticism is of this hand. With 19 points the only appropriate bid seems a rebid of the spade suit, even though it is only a five card suit, as I do not normally open up a four card suit at the two level.

Hand number 11 -- This hand was described previously

Hand number 15

The complaint on this hand seems to be East's restraint in the auction. East passed with 12 points and no five card major. She supported West's spade bid and the hand got passed out. As explained earlier my wife and I play conservative bridge. We do not push to game. We would rather miss a game once in a while rather than go down. West could have bid a diamond after the one club opener but elected not to (probably a mistake).

Hand number 6

With 13 points and a doubleton in opponent's suit, three club bid seems appropriate after partner bid hearts showing some strength.

Hand number 7

In this hand West's overcall could have indicated a weak hand. East decided not to continue the bidding with nine points. This hand is another example of our system of playing conservatively, not trying to go down and occasionally missing a game.

Hand number 8

The complaint here, again, seems to be that we were not aggressive enough. As explained a number of times before we play a conservative game of bridge and would rather miss game on occasion rather than go down. East's double indicated four spades but said nothing about the strength of her hand. West supported the spade bid and left it up to East to determine whether there was a possibility of slam. East with seven points decided to stop at four spades

Hand number 9

The complaint here seems to be that we did not make a slam attempt. West was a passed hand. The jump indicated 11 or 12 points and good spade support. East closed at four spades. The advocates comment indicates that we should have used control bidding, which we do not play. With 11 points and partner passing, the four spade bid seemed appropriate.

Hand number 5

This is another hand where the advocate review indicates that we were not aggressive enough. I have explained previously our system of playing conservatively. East did not bid higher because she over called weak and west passed the three heart bid.

Hand number 12 -- This hand was discussed previously

Hand number 8

We play a short club system and therefore a diamond bid shows at least four. East should have probably rebid her club suit with six clubs after the two no-trump bid. (probably a mistake). The advocates comment that this auction could be exonerated of any cheating. If we knew each others, hands we surely would have bid three no trump, which easily makes. I will leave it at that

Hand number 17

This is another hand where we are criticized for not being more aggressive. East over called with nine points. After the three diamond bid, East decided to pass with her nine point hand. Again, a case of being conservative. If we were cheating and had information West would clearly have continued on with a three heart bid, which makes and would have given us a better board. This is a good example to prove that no unauthorized information was being transferred.

Hand number 18

This is another example of our conservative approach to bridge. Better players might have explored further to see if there were stoppers in spades or hearts to get to no-trump. East knew that with South's heart bid she would probably not make any tricks in hearts and therefore stayed with the diamond suit.

# EXHIBIT G

## INVESTIGATION OF JH4911 AND MBH113

LARRY SEALY

OCTOBER 19, 2021

### OVERVIEW

- I DID INVESTIGATIONS FOR NATIONAL RECORDER FROM JUN 2020 THRU FEB 2021
  - WAS ASKED TO HELP BASED ON EXPERIENCE AS DISTRICT RECORDER
  - STOPPED WHEN I BECAME MEMBER OF BOD (AFTER SPRING 2021 MEETING)
- THIS INVESTIGATION WAS DONE IN NOV 2020
  - IT WAS THE 12<sup>TH</sup> OF 16 REVIEWS I COMPLETED
- I HAVE REVISITED IN THE LAST MONTH – MOSTLY TO REACQUAINT MYSELF

### PROCESS

- “Get to Know” Players
  - MPs
  - Card Play Ability
  - Results
    - Do online results match those from F2F?
    - Or are they significantly better?
- Select Subset of Games
  - Try to get some very good sessions, some not so good
- Initial look at Opening Leads
  - Are they reasonable?
  - Do they consistently “find” partner’s cards?
  - Do any “funny” leads not work?
- Then Look at Bidding

- Do they “Go Low” when partner is light, bid more when partner is full-value or heavy?
- Do they make bids that only make sense when you look at partner’s hand?
- After Completing Review of all Deals in Selected Sessions, Go back over again
  - Look for counter-examples
  - Look for similar hands that were bid differently
- Finalize Conclusions

#### REVIEW OF HALPERINS

- SKILL LEVEL NOT HIGH
  - BIDDING IS QUITE RUDIMENTARY
    - THEY DO NOT SEEM TO EVER CUE-BID OR CONTROL-BID, JUST RAISE TO WHATEVER LEVEL OR ASK FOR ACES\
    - IT WAS NOT CLEAR TO ME WHAT BIDS THEY DEEMED FORCING
    - CONVENTION CARD (NOT AVAILABLE TO ME DURING ORIGINAL REVIEW) IS VERY SPARSE
  - ABILITY DOES NOT SEEM TO JUSTIFY RESULTS
- LEADS
  - THEY FREQUENTLY LEAD SUITS OTHER THAN THE ONE BID BY PARTNER (OR THEM)
    - I DID NOT FIND ANY EXAMPLES WHERE THE LEAD WAS WRONG
    - IT SEEMED TO ALWAYS “HIT” PARTNER’S CARDS
- BIDDING
  - THEY RAISE WITH MINIMUM WHEN PARTNER HAS FULL VALUES+
  - WHEN PARTNER IS VERY LIGHT, THEY DO NOT BID THEIR VALUES
  - THEY BID AND REBID (AND SOMETIMES BID AGAIN) MARGINAL SUITS WHEN PARTNER HAS FIT
  - THEY SEEM TO RAISE A RESPONSE WITH 3 ONLY WHEN PARTNER HAS 5
  - THEY OVERBID WHEN PARTNER HAS UNDERBID
- CONCLUSION

- TOO MANY STRANGE LEADS/BIDS WORK
- I CANNOT CONCLUDE ANYTHING OTHER THAN SHARING OF INFORMATION