



Charged Party(ies)   ACBL #   Hearing Date

Disciplinary Body  Hearing Location

Charging Party  ACBL#  Complainant  ACBL#

**COMMITTEE MEMBERS WHO HEARD THE CHARGES**

Name	ACBL #	Name	ACBL #
Karen Walker, Chair	K090945		
Chris Moll	K496399		
Richard Popper	N887410		

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

Name	ACBL#	Via	Capacity	Name	ACBL#	Via	Capacity
Delbert Haylock	M392590	web conf.	Charged Party	Ray Yuenger	P913494	web conf.	Panel Advisor
Ella Haylock	J308165	web conf.	Charged Party			Select One	Select One
Justin Coniglio	O200338	web conf.	Adv-Charging P			Select One	Select One
Jeff Edelstein	Q809461	web conf.	Adv-Charging P			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 narrative report pages 1 through 18 and appendices on pages 33 through 37.

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

See attached narrative report pages 18 through 32.

**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: Online. "Online Collusive Cheating" is the exchange or transmission of information between two or more people, at least one of whom is a contestant in an online bridge competition, in any manner not expressly permitted by Law 73. The information need not be actually used by a player to prove a Violation under this section. This section includes agreements made by persons who are not partners or contestants, including, but not limited to kibitzers or teammates.

CDR effective August 1, 2021.

**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 checked="" type="checkbox"/> PROBATION	9/4/2024	9/3/2027	Both parties - 3 years
<input checked="" type="checkbox"/> SUSPENSION	9/4/2022	9/3/2024	Both parties - 2 years

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 online since April 1, 2020, but not exceeding 25% of their total masterpoints.

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

N/A

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

RESPECTFULLY SUBMITTED (CHAIR)

/s/ Karen Walker

Date: 8/29/22

Electronic Signature (type name above)

Wet Signature (sign above)

## I. Summary of Evidence and Arguments

### A. Procedural Overview

On June 13, the Charging Party, ACBL Executive Director Joseph Jones, filed a Charge Letter alleging that Delbert and Ella Haylock (“delhaylock” and “ellahay” respectively on Bridge Base Online (“BBO”)) have violated Code of Disciplinary Regulations (“CDR”) section 301(A)(2).<sup>1</sup> (Page 4.)<sup>2</sup> The Charge Letter was based on a Recorder Complaint that was filed on June 9, 2022. (Pp. 1-2.) The Charge Letter alleged generally that “The Charged Parties engaged in a pattern of conduct of exchanging illicit information to gain advantage in online play.” (P. 4.) The Recorder Complaint clarified that they “engaged in a pattern of exchanging unauthorized information during their online play between January and April, 2022.”<sup>3</sup> (P. 1.)

On July 14, the Charging Party filed 100 pages of pre-hearing disclosure. It introduced the Charging Party’s Co-Advocates, provided some background information about the Charged Parties, provided links to BBO movies, and displayed the hands and auctions on some boards. One part of the document provided links to all 18 boards played in each of five different sessions on February 11, 17, 20, 21, and March 11 (“the full sessions”). The ACBL questioned between three and six boards from each of these sessions, totaling 25 of the 90 boards. The full sessions are listed in Appendix A, with each of the questioned boards highlighted.

Another part of the Charging Party’s disclosure displayed 20 boards collected from 16 separate sessions played between January 7 and April 24 that included suspicious bidding arguably reflecting the use of unauthorized information. Appendix B lists the boards where the bidding was questioned.

The final part of the Charging Party’s disclosure was, in their words, “a gallery of every instance the Charged Parties underled a high honor (Ace, King or Queen) against a suit contract between January 1 and April 24, 2022.” (P. 63.) There were 45 such leads from sessions played on 27 different dates. Four of those boards were from the full sessions previously presented and aspects of two of those boards were previously

<sup>1</sup> Section 301(A)(2) prohibits: “*Collusive Cheating: Online*. ‘Online Collusive Cheating’ is the exchange or transmission of information between two or more people, at least one of whom is a contestant in an online bridge competition, in any manner not expressly permitted by Law 73. The information need not be actually used by a player to prove a Violation under this section. This section includes agreements made by persons who are not partners or contestants, including, but not limited to kibitzers or teammates.”

<sup>2</sup> Unspecified page references are to the 122-page hearing packet that was distributed to the Parties and the Hearing Panel. The hearing packet includes the charging documents and prehearing disclosure provided by both sides as directed by the Chair of the Hearing Panel.

<sup>3</sup> As all relevant dates were in 2022, the year will not be repeated.

questioned. Appendix C lists the honor underleads with highlighting for Ace underleads to Kings and for King underleads to Aces.

On July 25, the Charged Parties filed 15 pages of disclosure, commenting on each of the 88 unique boards questioned by the ACBL.

#### B. The Evidence at the Disciplinary Hearing

A Panel of the Online Ethical Oversight Committee (“OEOC”) held a Disciplinary Hearing via Zoom on Friday, August 5. Both Haylocks appeared and represented themselves. Assistant National Recorder Justin Coniglio was the Charging Party’s Advocate. The hearing lasted 72 minutes and was audio- and video-recorded.

In light of the Presiding Chair’s admonition at the outset of the hearing that the Panel was familiar with the written disclosure, the ACBL Advocate focused on presenting 17 boards, often grouping them to illustrate similar conduct. The Advisor displayed the boards in the order requested by the Advocate. During the presentation by the Charged Parties, the Advisor displayed almost all the same boards in the same order, enabling the Charged Parties to comment on each of the boards. Ella made most of the comments, with Delbert elaborating on some boards.<sup>44</sup>

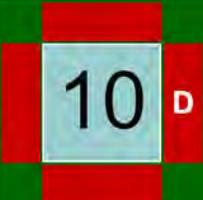
The Charged Parties reside together in British Columbia. Delbert joined the ACBL in 2007 and became a Life Master on June 6, 2013. As of June 8, 2022, he was a Silver Life Master with 1,149 Masterpoints, including 93 gold points, 407 black points, and 370 online points. He described himself as a self-taught bridge player. Ella joined the ACBL in 1966 and became a Life Master on April 6, 2008. As of June 8, 2022, she was a Ruby Life Master with 1,930 Masterpoints, including 211 gold points, 845 black points, and 360 online points. (P. 9.) Both sides agreed that the Charged Parties are not among the most prolific online players and have not played online every day.

The Advocate asserted that a review of the boards played by the Charged Parties reveals several traits characteristic of collusive pairs who exchange unauthorized information (“UI”), including: off-shape takeout doubles that rarely fail; light penalty doubles when partner has undisclosed strength; bidding partner’s values or lack of same; successfully passing forcing bids; making accurate high-level decisions; finding game with undisclosed fits and avoiding game with undisclosed misfits; recovering from misclicks; making consistently accurate opening leads; and making leads that fool opponents but not partner.

<sup>4</sup> We will refer to the Charged Parties as Ella and Delbert to avoid confusion over their common surname and not to indicate familiarity.

1. Doubles based on partner's undisclosed values

The Advocate's presentation mostly grouped boards by theme rather than chronologically.<sup>5</sup> The first four boards (board [10](#) played on February 11, [11](#) played on February 1, [18](#) on February 11, and [6](#) on February 20) were described as showing doubles based on partner's undisclosed values.<sup>6</sup>

	<b>N</b> delhaylock ♠ J9 ♥ K1096 ♦ Q75 ♣ A652	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 1♠   X   1NT   1♦ P   P   P   X
	<b>W</b> andweis ♠ AQ873 ♥ J54 ♦ 103 ♣ J84	<b>E</b> HFM1818 ♠ 62 ♥ A732 ♦ K842 ♣ K109
	<b>S</b> elloway ♠ K1054 ♥ Q8 ♦ AJ96 ♣ Q73	1NTx E   NS: 0 EW: 0

<sup>5</sup> While the ACBL has provided the BBO session numbers for each of the full sessions, it has not provided the session numbers for all of the questioned bidding and honor underleads. Accordingly, we will refer to boards by board number and date played, as well as providing hyperlinks to the BBO movies of the hands, auctions, and card play.

<sup>6</sup> At the hearing, the Charged Parties initially attempted to explain their actions on each board during the Advocate's presentation. They objected that they wouldn't be able to remember the boards if they had to wait their turn. The Advisor and the Panel Chair assured them that the Advisor had a record of every board the Advocate would be presenting and could revisit them in order for the Charged Parties to comment on them.

Ella explained that on board 10 above, she doubled 1NT with her 12 count because she had intended to rebid 1NT. The ACBL Advocate asserted that is not what a double shows in that auction.

 <p>11 D</p>	<b>N</b> delhaylock ♠ K ♥ 532 ♦ K10982 ♣ AK32	<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>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>3♠</td> <td>X</td> </tr> <tr> <td>4♦</td> <td>X</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				P	1♦	P	1♠	P	3♦	P	3♠	X	4♦	X	P	P	D			
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<b>W</b> bklynwow ♠ J ♥ AJ10 ♦ AQJ6543 ♣ 76	<b>E</b> bkynbrge ♠ Q986542 ♥ Q87 ♦ ♣ QJ10																									
	<b>S</b> elloway ♠ A1073 ♥ K964 ♦ 7 ♣ 9854	4♦x W      NS: 0 EW: 0																								

Ella explained that she doubled 3♠ on board 11 because the opponents were in a misfit. It was a “matchpoints” double. Delbert said it was an “excellent” double.<sup>7</sup>

<sup>7</sup> Displaying hand diagrams at one per page creates some white space on pages of this report.

18 <sup>D</sup>	N delhaylock	W	N	E	S
	♠ 8542 ♥ KQ3 ♦ 852 ♣ 1072	1♥ 1NT 2♥ P P P P P	1♥ P P P	1NT 3♦ X	
W much123		E lundr12			
♠ J109 ♥ J85 ♦ AJ107 ♣ 965		♠ Q76 ♥ 109764 ♦ 6 ♣ AKQ4			
	S elloway				
	♠ AK3 ♥ A2 ♦ KQ943 ♣ J83				
		3♥x E		NS: 0 EW: 0	

Ella said that on board 18 she doubled 3♥s because she expected to take four tricks in her hand alone, and her partner might have a trick. It was another “matchpoints” double. The ACBL asserted that she was aware of Delbert’s ♥ honors.

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="border: 1px solid black; padding: 2px; display: inline-block;">6</div> <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: 5px;">D</div> </div>		<b>N</b> mariatrump ♠ J76 ♥ ♦ J64 ♣ KQ109863	<table border="1"> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> <tr> <td>P</td> <td>2♥</td> <td>P</td> <td>2♥</td> </tr> <tr> <td>P</td> <td>4♣</td> <td>P</td> <td>4NT</td> </tr> <tr> <td>P</td> <td>5♣</td> <td>P</td> <td>5NT</td> </tr> <tr> <td>P</td> <td>6♣</td> <td>X</td> <td>6NT</td> </tr> <tr> <td>X</td> <td>P</td> <td>P</td> <td>P</td> </tr> </table>	W	N	E	S	P	2♥	P	2♥	P	4♣	P	4NT	P	5♣	P	5NT	P	6♣	X	6NT	X	P	P	P
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<b>W</b> delhaylock ♠ A102 ♥ 874 ♦ 1087532 ♣ 5		<b>E</b> ellahay ♠ 9854 ♥ A10652 ♦ 9 ♣ J74																									
	<b>S</b> janisruffs ♠ KQ3 ♥ KQJ93 ♦ AKQ ♣ A2		6NTx S    NS: 0 EW: 0																								

The auction on board 6 began unopposed with 2♣ - 2♦ - 2♥.<sup>8</sup> The 4♣ bid was alerted as “WSnatural bid.”

In disclosure the Charged Parties stated, “North knew that they were missing 2 aces when he stopped in 6C with his heart void. 6C was COLD. S bid a matchpoint 6NT contract and lost 2 aces. After cashing the A of spades, I looked at the heart void in the dummy and figured my partner might have quite a few hearts. Perhaps he could eventually get one.” (P. 110.) Ella’s explanation overlooked that Delbert cashed the ♠ Ace and immediately switched to a ♥.

<sup>8</sup> From the video-recording of the hearing it appears that the Advisor mistakenly bypassed displaying board 6 during the Charged Parties’ presentation. Board 6 was displayed on the Advisor’s personal monitor, but not on the screen shared with the Parties. Their comments in disclosure about the board were included in the hearing packet.

## 2. Take-out doubles and follow-ups

The next three boards (4 on January 17, 4 on February 20, and 1 on March 11) showed the Charged Parties' take-out doubles and follow-ups.

	<b>N</b> delhaylock ♠ ♥ J105 ♦ AQ107 ♣ AKJ843	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 3♠   X   P   4♣ P   P   P
	<b>W</b> jackiedd ♠ QJ109754 ♥ AK2 ♦ 6 ♣ 75	<b>E</b> ricster ♠ A62 ♥ Q84 ♦ K8543 ♣ Q6
	<b>S</b> elloway ♠ K83 ♥ 9763 ♦ J92 ♣ 1092	4♣ S      NS: 0 EW: 0

Ella explained that she bid ♣ to keep the auction open and to allow her partner to bid again if he didn't have ♣s. She didn't think 4 ♥s was an automatic call because her partner could have anything for his double.

	<b>N</b> mariatrump ♠ 108 ♥ 87 ♦ KQ1098 ♣ 10942	<b>W</b> N <b>E</b> <b>S</b> P P 1♣ X XX 1♦ 1♠ P 1NT P P P
	<b>W</b> delhaylock ♠ KQ96 ♥ Q1095 ♦ J762 ♣ J	<b>E</b> ellahay ♠ J52 ♥ 432 ♦ A4 ♣ AK876
	<b>S</b> janisruffs ♠ A743 ♥ AKJ6 ♦ 53 ♣ Q53	1NT W NS: 0 EW: 0

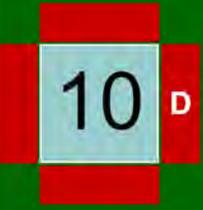
Ella explained that she didn't want to rebid 2 ♣s with five and didn't bid 1NT after N's ♦ bid due to her short ♦s. She was showing a major stopper so that they could end up in NT. There was no explanation why Delbert bid NT instead of raising Ella's ♠s. They both said this sequence was "very reasonable."

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P	P																							
<b>W</b> delhaylock ♠ 8732 ♥ 7 ♦ K1065 ♣ AK94		<b>E</b> ellahay ♠ KJ54 ♥ 964 ♦ A972 ♣ 53																						
	<b>S</b> SaylerGirl ♠ A109 ♥ J832 ♦ J8 ♣ Q1087	<table border="1"> <tr><td>3♠ W</td><td>NS: 0 EW: 0</td></tr> </table>	3♠ W	NS: 0 EW: 0																				
3♠ W	NS: 0 EW: 0																							

Ella said that she made a balancing double and Delbert bid his four-card suit. She competed to 3 ♠s assuming he had a better hand. They both pointed out that they got a terrible result on board [1](#).

### 3. Recoveries from misclicks

The next two boards ([10](#) on January 10 and [1](#) on March 28) showed the Charged Parties' recoveries from misclicks.

	<b>N</b> delhaylock ♠ K987 ♥ J8 ♦ A953 ♣ K32	<b>W</b> <b>N</b> <b>E</b> <b>S</b> I misclicked 1♦   X   1♥   1♠ 2♦   P   P   3♣ 3♦   4♣   P   P D
	<b>W</b> klatu502 ♠ QJ43 ♥ K3 ♦ KQJ1062 ♣ 5	<b>E</b> philstein ♠ A65 ♥ Q10754 ♦ 84 ♣ J96
	<b>S</b> elloway ♠ 102 ♥ A962 ♦ 7 ♣ AQ10874	4♣ S      NS: 0 EW: 0

On board 10, Ella alerted the opponents that she had misclicked. She believed she had also announced to the table in chat that she had misclicked, so everyone knew that her second call was the suit that she wanted to bid.

The Panel Chair pointed out that a partner cannot legitimately act on information that his partner has misclicked. Ella said that in face-to-face games, you can change your call. The Chair said that even face-to-face, the information about a cancelled call is unauthorized to the partner. (See Laws of Duplicate 25A3.)

D 1	<b>N</b> delhaylock ♠ K65432 ♥ K9 ♦ KJ ♣ AQ9	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td></td> <td>1♣</td> <td>1♥</td> <td>2♣</td> </tr> <tr> <td>2♦</td> <td>2♠</td> <td>3♥</td> <td>3♠</td> </tr> <tr> <td>4♥</td> <td>X</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♥	2♣	2♦	2♠	3♥	3♠	4♥	X	P	P	P			
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P																						
<b>W</b> MarineVist ♠ AJ10 ♥ 107 ♦ A7652 ♣ K54		<b>E</b> squaretwo ♠ 97 ♥ AQ86542 ♦ 103 ♣ 62																				
	<b>S</b> ellahay ♠ Q8 ♥ J3 ♦ Q984 ♣ J10873	4♥x E      NS: 0 EW: 0																				

On board 1 March 28, there was no “misclick” alert by Delbert, but Ella asked if Delbert hadn’t announced a misclick in table chat. The Advocate said there was no such alert, and the Advisor and Advocate pointed out that the BBO movies ordinarily do not include the table chat. Ella said she was sure Delbert had announced a misclick to the table, and he confirmed that he had.

#### 4. Passing forcing bids

The next two boards (board [8](#) on April 24 and [10](#) on January 11) involved passing ostensibly forcing bids.

	<b>N</b> kearly ♠ A7 ♥ 82 ♦ AJ8642 ♣ 972	W    N    E    S 1♥   2♦   3♣   P P    P	
	<b>W</b> delhaylock ♠ QJ94 ♥ K97543 ♦ KQ ♣ 10		<b>E</b> ellahay ♠ K108 ♥ 10 ♦ 1073 ♣ AKJ853
	<b>S</b> BubbaG ♠ 6532 ♥ AQJ6 ♦ 95 ♣ Q64		
			3♣ E      NS: 0 EW: 0

Ella conceded that her 3 ♣ bid was forcing, but said that Delbert's ♥s were so bad he didn't want to rebid them or anything else and he was hoping the opponents would rebid 3 ♦s.

	<b>N</b> ndmusz ♠ J109 ♥ Q103 ♦ Q863 ♣ 1093	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 2♣   P   1♥   P P   P   2NT   P
	<b>W</b> delhaylock ♠ 764 ♥ 9 ♦ AJ94 ♣ AKJ82	<b>E</b> ellahay ♠ AK32 ♥ A8762 ♦ 102 ♣ 76
	<b>S</b> yhhsu123 ♠ Q85 ♥ KJ54 ♦ K75 ♣ Q54	2NT E   NS: 0 EW: 0

Ella said she didn't know why Delbert passed on board 10 after making a game-forcing two over one bid. Delbert said he often forgets they are playing two over one, although they are, so he passed. They pointed out that they got a bad result because 3NT makes.

### 5. Compensating bids

The next two boards ([11](#) on February 11 and [7](#) on March 11) involved what the ACBL called “compensating” bids.

<div style="border: 1px solid black; padding: 5px; text-align: center; width: 40px; margin: 0 auto;"> <div style="border: 1px solid black; padding: 2px; display: inline-block;">11</div>  <div style="border: 1px solid black; padding: 2px; display: inline-block;">D</div> </div>	<b>N</b> delhaylock ♠ AJ4 ♥ AK1093 ♦ ♣ AK632	<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></td> <td></td> <td></td> <td>P</td> </tr> <tr> <td>1♦</td> <td>1♥</td> <td>P</td> <td>1♠</td> </tr> <tr> <td>2♦</td> <td>3♥</td> <td>4♦</td> <td>4♥</td> </tr> <tr> <td>P</td> <td>P</td> <td>P</td> <td></td> </tr> </table>	W	N	E	S				P	1♦	1♥	P	1♠	2♦	3♥	4♦	4♥	P	P	P	
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<b>W</b> andweis ♠ KQ6 ♥ 8 ♦ AQ9742 ♣ J108	<b>S</b> ellahay ♠ 109852 ♥ Q75 ♦ 863 ♣ Q5	<b>E</b> HFM1818 ♠ 73 ♥ J642 ♦ KJ105 ♣ 974																				
		4♥ N      NS: 0 EW: 0																				

Delbert made a simple overcall with a four-loser hand. With four high card points (“HCP”) Ella bid a new suit, and later raised ♥s when Delbert jumped in ♥s. Ella explained that she doesn’t like playing online because she loses track of auctions sometimes. She guessed that she had thought Delbert had made an opening bid, and she couldn’t raise ♥s immediately because their raises are constructive.

	<b>N</b> mike818 ♠ Q9 ♥ AQJ532 ♦ 108 ♣ J62	<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>P</td> </tr> <tr> <td>1♦</td> <td>2♥</td> <td>2♠</td> <td>3♣</td> </tr> <tr> <td>3♠</td> <td>P</td> <td>P</td> <td>P</td> </tr> </tbody> </table>	W	N	E	S				P	1♦	2♥	2♠	3♣	3♠	P	P	P
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1♦	2♥	2♠	3♣															
3♠	P	P	P															
<b>W</b> delhaylock ♠ A1065 ♥ 108 ♦ AKJ6 ♣ A98		<b>E</b> ellahay ♠ K8743 ♥ 764 ♦ 7542 ♣ 4																
	<b>S</b> luckysalt ♠ J2 ♥ K9 ♦ Q93 ♣ KQ10753	3♠ E      NS: 0 EW: 0																

In their disclosure, Ella explained: “I had a singleton club so a 5 count. North’s preempt of 2H made me believe that my partner had more than a minimum opener. We bid 2S to show 5-9 points and double to show 10 points. I chose to show my 5-card spade suit at the 2 level. Partner knew I did not have 10 points since I did not double the 2H. So he bid 3S and waited to see what I would bid. With my 5 points, I had an easy pass.” (P. 112.)

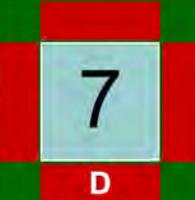
The Advocate pointed out that their convention card does not list “negative free bids” and also asserted that even if they were using that convention, it would not apply over a preempt.

## 6. Uncategorized auctions

The ACBL did not assign the next two boards to any particular category.

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <div style="border: 1px solid black; padding: 2px; width: 40px; margin: 0 auto;">11</div> <div style="border: 1px solid black; padding: 2px; width: 40px; margin: 0 auto;">D</div> </div>	<b>N</b> alan ku ♠ 3 ♥ KQJ10732 ♦ 753 ♣ 86	W    N    E    S X    3♥    P    1♦ 4NT P    P    P
	<b>W</b> ellahay ♠ A876 ♥ A86 ♦ K8 ♣ KQJ9	<b>E</b> delhaylock ♠ 942 ♥ 9 ♦ 104 ♣ A1075432
	<b>S</b> jmhanrahan ♠ KQJ105 ♥ 54 ♦ AQJ962 ♣	4NT W    NS: 0 EW: 0

Ella first said her hand on board [11](#) on January 21 was too strong for a 1NT overcall, and then said her ♦ stopper was too weak, which was why she doubled. Ella explained that she deduced that her partner had ♣s based on the auction, because he didn't bid ♠s over 3 ♥s. She bid 4NT as a sacrifice against 4 ♥s.

	<b>N</b> ellahay ♠ K10983 ♥ AJ52 ♦ KJ105 ♣	<b>W</b> <b>N</b> <b>E</b> <b>S</b> P   1♠   P   1♦ P   2♥   P   2♣ P   P   P   3♦
	<b>W</b> Gemmerch ♠ AJ65 ♥ 1043 ♦ 3 ♣ A10954	<b>E</b> hecklady ♠ Q74 ♥ KQ7 ♦ 8642 ♣ Q83
	<b>S</b> delhaylock ♠ 2 ♥ 986 ♦ AQ97 ♣ KJ762	3♦ S      NS: 0 EW: 0

Ella alerted her 2♥ call on board 7 on February 4 as showing ♥s. There was some confusion at the hearing over whether they were playing fourth suit forcing to game, but Ella eventually conceded it is on their convention card. She said they hadn't been playing it for a while despite the convention card. In disclosure, Ella said, "Mr. Haylock mislicked on his 3D and meant to bid 3C. I would have corrected to 3D over his 3C bid with my hand." (P. 115.) There was no explanation for why they stopped short of game when he opened and she held an opening hand.

### 7. Honor underleads

The final two boards displayed at the hearing, 8 on January 17 and 14 on February 4, were instances where Ella underled an Ace from a five-card suit against a suit contract and found Delbert with the King of that suit, though he had neither bid nor raised the suit. On board 14, she bypassed leading a singleton in a different suit. The Advocate asserted that these last two boards were part of a pattern of honor underleads that were successful every time. Ella said that she was leading fourth best on both occasions. She conceded other leads would have also been reasonable.

### C. Arguments at the Disciplinary Hearing

The ACBL Advocate argued that having a bad result is not a defense to exchanging UI. The Charged Parties' explanations did not account for the accuracy of their actions. For example, they underled Aces against suit contracts eight times and partner had the King every time. He asked the Panel to determine whether their questioned plays were based on bridge experience or illicit information. He also asked for the discipline recommended in the CDR.

Ella responded that her Ace underleads were simply fourth best leads, and unexceptional when partner had bid or raised the suit. Delbert argued that their comments on the boards showed they had played honestly and did not use UI. They are ethical. They got bad boards in many cases. As a self-taught bridge player, he tends to forget their conventions. They did not play online before the COVID pandemic and prefer to play face-to-face. Ella said she started playing bridge in 1966 and took a break for a while. When she returned, she noticed that it has become easy to earn points, so their masterpoint totals do not establish they are great players. They do make more stupid mistakes on BBO than playing face-to-face.

## **II. Panel's Findings of Fact and Conclusions**

The Charges filed by the ACBL require this OEOC Panel to infer whether a collection of unusual and successful auctions and defenses by a partnership are the result of either bridge expertise or dumb luck or the exchange of unauthorized information about each other's hands. Panels must rely on circumstantial evidence to reach our conclusions. The evidence, as here, is the BBO movies that record every call and alert in an auction and also the play of the board. This information is incomplete, as neither the timing of actions nor table chat is made available to Panels if those recordings exist.

The Charged Parties in this case said that they have taken the Charges seriously and that is evident in their efforts in commenting on each of the 88 different boards that the ACBL has questioned in its disclosure. This Panel has reviewed the 88 questioned boards and the responsive comments and also additional boards from the full sessions listed and linked in the hearing packet, though not questioned by the ACBL.

While the evidentiary presentations by both sides have been reviewed above in Part I.B, it is now time to give the Panel's views of the evidence. The Advocate's organization of boards at the hearing by common behavior, rather than simply chronologically, has been helpful. Evidence of a *modus operandi*, a characteristic method of doing something, tends to refute that an action was the result of a mistake or good fortune. The Panel will explain that some boards are more probative than others.

## A. Accurate defenses

### 1. Honor underleads

The ACBL cannot be accused of “cherry-picking” boards when it presents every instance during a time period of a pair underleading an honor (Ace, King, or Queen) on opening lead, as the ACBL has claimed to do in this case. Appendix C lists 45 occasions from January 3 through April 24 when the Charged Parties underled an Ace, King, or Queen against a suit contract.

#### (A). Ace underleads

There were eight Ace underleads to Kings during this time period, all highlighted in Appendix C. On one of those occasions, board [10](#) from January 3, Delbert had raised a suit that Ella had bid and she led it. On four of those occasions ([8](#) on January 17, [6](#) on January 18, [2](#) on February 1, and [14](#) on February 4), Ella led fourth best from the suit she had bid, her longest suit. On one occasion ([8](#) on February 21), Ella led fourth best from her longest and strongest unbid suit. On one occasion ([9](#) on February 25), Delbert led fourth best from his longest and strongest unbid suit. On one occasion ([14](#) on March 28), Ella led fourth best from her strongest suit, ♦ AQ64, not the longest suit, ♥ K98762, that she had bid. She commented in disclosure, “The heart suit is terrible so why not try 4th best from a better suit?” (P. 120.)

Ace underleads against suit contracts are very risky, because the opponent’s singleton K might win the trick. The risk may be somewhat mitigated if partner has bid or raised the suit, but that would only account for one of these eight instances. Ella was seemingly consistent in underleading Aces from her longest and strongest suit (always finding Delbert with a King) except on one occasion when he had a King in her strongest but second longest suit. This unerring consistency in finding partner with a King every time an Ace was underled is strongly suggestive of having UI about partner’s holding in that suit.<sup>9</sup> It simply defies the odds about where the missing King could be located, particularly when partner hasn’t bid.

#### (B). King underleads

This same accuracy in defense is evident when Kings were underled to Aces, as occurred ten times during this time frame on boards highlighted in Appendix C. We note that on two of these occasions ([14](#) on January 7 and [15](#) on April 20), the lead went to a partner who had bid or raised the suit, and on one occasion ([16](#) on January 21), the partner had made a lead-directing double of the suit led. We recognize that it is not as suspicious to underlead a King to an Ace when partner has either made a lead-directing double or bid or raised a suit.

<sup>9</sup> We note that the evidence might have been strengthened had the ACBL collected boards when an unsupported Ace was not underled and partner did not have the King, but that was apparently not within the scope of the searches conducted for this case.

On another occasion ([12](#) on January 25), however, Delbert did not lead the suit he had bid and Ella had raised, instead leading a three-card suit and finding her Ace in that suit. On another occasion ([2](#) on March 23), Ella led a ♥ to Delbert's Ace despite his failure to make an available lead-directing double. On two occasions ([1](#) on January 5 and [3](#) on February 25), the underlead was in a minor suit the opponents had opened. In disclosure regarding board 1, Ella said, "I guess I did not realize that opponents had bid" the suit. (P. 117.) Regarding board 3, Ella said, "I led the 4th best card in my second suit." (P. 119.) She did not address the opponent having opened the suit.

Considering the other boards in Appendix C where King underleads found partner's Ace, on [11](#) on January 5, Delbert's longest suit was the only suit opponents had bid. Ella had the Ace in Delbert's strongest three-card suit. On [13](#) on February 21, Ella couldn't go wrong underleading a King in either five-card suit, as Delbert held Aces in both of them. And on [4](#) on February 28, after a 5 ♦ -pass- 6 ♦ - all pass auction, Ella held two suits headed by Kings, one three cards, the other five. She chose the shorter suit and found Delbert's Ace, but the opener was out of the suit.

Oddly the ACBL's list of King underleads did not include [11](#) on February 20, though it was questioned in the ACBL's review of full sessions. This board is worth displaying.

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="border: 1px solid black; padding: 2px; display: inline-block;">11</div>  <div style="border: 1px solid black; padding: 2px; display: inline-block;">D</div> </div>		<b>N</b> mikvik ♠ 98 ♥ 43 ♦ 85 ♣ J1098532	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td colspan="3">preemptive</td> <td>1♣</td> </tr> <tr> <td>1♠</td> <td>3♣</td> <td>3♥</td> <td>3NT</td> </tr> <tr> <td>P</td> <td>P</td> <td>P</td> <td></td> </tr> </tbody> </table>	W	N	E	S	preemptive			1♣	1♠	3♣	3♥	3NT	P	P	P	
W	N	E	S																
preemptive			1♣																
1♠	3♣	3♥	3NT																
P	P	P																	
<b>W</b> delhaylock ♠ QJ742 ♥ 875 ♦ KQ1062 ♣	<div style="border: 1px solid black; padding: 5px; display: inline-block;">♦ 2</div>	<b>E</b> ellahay ♠ 103 ♥ KQJ962 ♦ AJ97 ♣ 6																	
	<b>S</b> replayed ♠ AK65 ♥ A10 ♦ 43 ♣ AKQ74		3NT S      NS: 0 EW: 0																

It is notable that Delbert didn't lead the suit Ella had bid or the suit he had bid, but fifth best in the only unbid suit. Ella commented in disclosure, "When the opponents bid 3NT it showed stoppers in the suits we bid. Mr. Haylock chose to lead the unbid suit and led his 4th best card." (P. 110.)

We note there was one board ([7](#) on February 28) when Delbert led the J from KJT of ♣s and found Ella with 984, not the Ace or Queen. The other seven King underleads during this date range ([14](#) on January 15, [18](#) on January 21, [9](#) on January 25, [15](#) on February 1, [13](#) on February 21, [17](#) on February 28, and [10](#) on March 28) found partner holding the Queen. We recognize that partner had bid the suit on the first and second occasions, had raised the suit on the fifth, and on the final occasion it was the only unbid suit.

Even discounting the King underleads where partner had either doubled for the lead or had bid or raised the suit, the Charged Parties have had a remarkable level of accuracy in finding partner's Ace or Queen when underleading a King.<sup>10</sup>

## 2. Accurate defenses

Though not displayed during the hearing, in disclosure the ACBL pointed out some other sharp defenses in reviewing the five full sessions. On 1 on February 11, Delbert went out of his way to bid 2 ♠ with a holding of AQ93 over a transfer to ♥s after a 1 NT opening. Ella happened to hold 5 ♠s. The opponents looked for a ♥ slam and stopped in 5. Ella led her ♣ Ace and a second ♣ to Delbert's King, after which he cashed his ♠ Ace. Ella explained in disclosure, "I did not lead our bid suit since I thought it might be trumped. At the 5 level I thought that cashing winners was the right defense, so I led an unsupported A of clubs. My partner signaled that he liked clubs so I continued the suit." (P. 108.)

On 2 on February 21, in defending against 4 ♠s, Ella didn't lead ♣s, the suit Delbert had bid in response to her takeout double. Instead, she cashed the ♦ Ace, underlead her ♣ to Delbert's Ace, after which he returned a ♣ to her King so she could give him a ♦ ruff.<sup>1111</sup> She explained that she suspected someone might be short in the ♦ suit the opponent had opened. (P. 111.)

## B. Auctions

Bridge auctions allow partners to communicate symbolically about the strength and shape of their hands. Accurate unimpeded auctions may allow a pair to stop in the best contract. Some auctions look suspicious when it appears one partner is under- or over-bidding his own hand based on the weakness or strength of the other partner's hand when that weakness or strength hasn't been revealed in the preceding auction. A review of the Charged Parties' auctions reveals auctions that fall in both categories.

### 1. Underbidding

Two examples of underbidding have been displayed above in the section titled "I.B.4. Passing forcing bids." On board 8 on April 24, Delbert opened 1 ♥ with an Aceless 11 count and a six-card ♥ suit headed by the K9 and a singleton ♣ ten, and then passed after left-hand opponent overcalled 2 ♦ and Ella responded 3 ♣s with an 11-count. She might not have held six ♣s, but she did, and she might have held more HCP or more than one ♥, but she didn't.

<sup>10</sup> Again we note that the ACBL has not presented evidence about when Kings were not underled and partner did not hold the Ace.

<sup>11</sup> We note that had Ella cashed the ♦ Ace and continued ♦s, Delbert could have ruffed twice instead of once.

On board [10](#) on January 11, Delbert gave a 2 ♣ 2/1 response to Ella's 1 ♥ opening, but then passed her 2NT rebid. While he had a 13-count, she held an 11-count.<sup>12</sup>

Another arguable underbid was made by Delbert on board [7](#) on March 11, displayed above in the section titled "I.B.5. Compensating bids." It was not explained why Delbert opened 1 ♦ with a balanced 16 instead of 1NT, but the left-hand opponent made a preemptive vulnerable 2 ♥ bid. Ella bid 2 ♠ holding ♠ K8743 ♥ 764 ♦ 7542 ♣4. While she didn't alert her bid as a passable negative free bid and their convention card doesn't identify negative free bids as a convention they use, Ella's explanation of her bid was that 2 ♠ showed 5-9 points, while a double would show 10 points. (P. 112.) Delbert simply competed to 3 ♠ in the auction, holding ♠ AT65 ♥ 108 ♦AKJ6 ♣A98.

Delbert made another underbid on board [9](#) on February 11.

D 9	N delhaylock ♠ A108 ♥ 10987 ♦ K43 ♣ A54	W N E S P P 1♦ 1♠ X 2♠ 3♣ P P P
W bobvb ♠ J765 ♥ Q654 ♦ A5 ♣ K82		E devil68 ♠ K ♥ AJ ♦ Q9862 ♣ QJ976
	S ellahay ♠ Q9432 ♥ K32 ♦ J107 ♣ 103	3♣ E NS: 0 EW: 0

Their convention card says their overcalls are usually 7 to 15 HCP. With a limit raise for ♠, Delbert instead made a simple raise to 2 ♠ before subsiding in a competitive auction.

<sup>12</sup> The fact that the pass led to a bad result because 4NT makes does not undermine the appearance of his awareness of her strength.

In disclosure, Ella questioned why Delbert would compete to the 3-level when she could have bid 3 ♠ herself after his simple raise. (P. 108.) She did not address why Delbert didn't show a limit raise or what kind of holding she would need to compete to the three-level after a simple raise.

Board [15](#) on February 17 looks like more underbidding.

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <div style="background-color: red; color: white; padding: 2px; margin-bottom: 5px;">15</div> <div style="background-color: red; color: white; padding: 2px;">D</div> </div>	<b>N</b> LarryGood ♠ A92 ♥ 86 ♦ Q982 ♣ AJ86	<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>1♥</td> <td>P</td> </tr> <tr> <td>1NT</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	1♥	P	1NT	P	2♠	P	P	P		
	W	N	E	S														
1♦	P	1♥	P															
1NT	P	2♠	P															
P	P																	
<b>W</b> delhaylock ♠ Q743 ♥ A5 ♦ AK63 ♣ 952		<b>E</b> ellahay ♠ KJ106 ♥ KJ932 ♦ 5 ♣ 1073																
	<b>S</b> dorseyjm ♠ 85 ♥ Q1074 ♦ J1074 ♣ KQ4	2♠ E      NS: 0 EW: 0																

Ella bid 2 ♠ although Delbert had presumably denied holding 4 ♠s with his 1NT rebid. He passed what many would understand as a reverse by responder.

Ella explained in disclosure, “I did not like 1N with a singleton diamond so I bid 2S since I had 10+ points in a suit contract. My partner does not know about forcing responder reverses. We bid our suits up the line with 4/4.” (P. 109.) This may explain why Delbert didn't bid on, but it doesn't explain why Ella looked for a ♠ fit after Delbert, bidding up the line, bypassed a 1 ♠ rebid. But her persistence uncovered the hidden 4-4 fit.

Board 9 on February 21 shows more cautious underbidding.

D 9	N mimi2255 ♠ KQ ♥ KQ9876 ♦ K1054 ♣ 7	W N E S 1♥ P P 2♣ 2♥ 3♣ P P P
W delhaylock ♠ 1083 ♥ J32 ♦ A3 ♣ QJ1082		E ellahay ♠ A96 ♥ A104 ♦ Q762 ♣ A94
	S Lynne1947 ♠ J7542 ♥ 5 ♦ J98 ♣ K653	3♣ W NS: 0 EW: 0

With an opening hand, Ella made a simple raise of Delbert's 2 ♣ bid in the balancing seat. Ella pointed out that he was in the balancing seat and that they scored 18.52% on the board.<sup>13</sup>

## 2. Overbidding

Some examples of overbidding one's own hand and finding partner with undisclosed values have already been displayed above and, though it will prolong this report, two are worth displaying again.

<sup>13</sup> The reason for the poor result is likely because Delbert misplayed the hand, failing to take his 9 tricks.

<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: 2em; font-weight: bold;">11</span> </div> <div style="text-align: center; margin-top: 5px;">D</div> </div>	<b>N</b> alan ku ♠ 3 ♥ KQJ10732 ♦ 753 ♣ 86	<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></td> <td></td> <td></td> <td>1♦</td> </tr> <tr> <td>X</td> <td>3♥</td> <td>P</td> <td>4♥</td> </tr> <tr> <td>4NT</td> <td>P</td> <td>P</td> <td>P</td> </tr> </tbody> </table>				W	N	E	S				1♦	X	3♥	P	4♥	4NT	P	P	P
	W	N	E	S																	
			1♦																		
X	3♥	P	4♥																		
4NT	P	P	P																		
<b>W</b> ellahay ♠ A876 ♥ A86 ♦ K8 ♣ KQJ9		<b>E</b> delhaylock ♠ 942 ♥ 9 ♦ 104 ♣ A1075432																			
	<b>S</b> jmhanrahan ♠ KQJ105 ♥ 54 ♦ AQJ962 ♣				4NT W      NS: 0 EW: 0																

On board [11](#) from January 21, Ella explained her 4NT call as based on her inference from the bidding that Delbert held ♣s and as a possible sacrifice against 4♥s. However, on the expected ♥ lead, assuming Delbert was short in ♥s, Ella could only be relatively sure of taking three tricks (two major Aces and the ♦ K), unless Delbert held the ♣ A. Even then, unless he specifically held seven ♣s, she could expect to take at most seven tricks to go down three with equal vulnerability. Without knowing Delbert's ♣ holding, Ella's 4NT bid was suicidal, a trait not displayed in other auctions. There was also no explanation why Delbert did not correct 4NT to 5♣s.<sup>14</sup>

<sup>14</sup> Ella failed to hold up when a ♥ was led, but South jettisoned his second ♥ when Ella played her fourth ♣ to the dummy's Ace, allowing her to lead a ♦ to her King after running the ♣s.

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="border: 1px solid black; padding: 2px; display: inline-block; width: 30px; height: 30px; text-align: center; line-height: 30px;">11</div> <div style="margin-top: 5px; text-align: center;">D</div> </div>		<b>N</b> delhaylock ♠ K ♥ 532 ♦ K10982 ♣ AK32	<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>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>3♠</td> <td>X</td> </tr> <tr> <td>4♦</td> <td>X</td> <td>P</td> <td>P</td> </tr> </tbody> </table>	W	N	E	S				P	1♦	P	1♠	P	3♦	P	3♠	X	4♦	X	P	P
W	N	E	S																				
			P																				
1♦	P	1♠	P																				
3♦	P	3♠	X																				
4♦	X	P	P																				
<b>W</b> bklynwow ♠ J ♥ AJ10 ♦ AQJ6543 ♣ 76		<b>E</b> bkynbrge ♠ Q986542 ♥ Q87 ♦ ♣ QJ10																					
	<b>S</b> ellahay ♠ A1073 ♥ K964 ♦ 7 ♣ 9854		4♦x W      NS: 0 EW: 0																				

Another board [11](#), played on February 1, shows Ella doubling for penalty in a live auction after her left-hand opponent showed a strong hand with a jump rebid, and her right-hand opponent made a forward-going bid. She explained her penalty double as a “matchpoints” double because the opponents were in a misfit.

Ella did not explain how she knew her right-hand opponent did not hold some ♦s in addition to a long ♠ suit. She has nothing close to five tricks in her hand, but it turned out that Delbert, although silent, had an opening hand and two likely ♣ tricks, as well as ♦ length. From the auction alone Ella could not have known that Delbert had an opening hand and a stack of ♦s.

On yet another board [11](#), played on February 11 and displayed above in section “I.B.5. Compensating bids,” Ella responded 1 ♠ to Delbert’s simple 1 ♥ overcall of 1 ♦ holding ♠ T9852 ♥ Q75 ♦ 863 ♣ Q5. It turned out Delbert held a four-loser hand, and when he jumped to 3 ♥ over 2 ♦, Ella bid 4 ♥ over 4 ♦. In explanation, Ella guessed that she had overlooked the opponent’s opening bid and thought she was responding to an opening bid and couldn’t raise ♥s because they play constructive raises.

Another overbidding situation, board [1](#) on March 11, is displayed above in the section titled “I.B.2. Take-out doubles and follow-ups.” In the pass-out seat, Ella balanced with a double holding ♠ KJ65 ♥ 964 ♦ A972 ♣ 53 after the opponents were content to pass out a simple raise of 1 ♥ to 2. The responder redoubled, and Delbert bid 2

♠ with ♠ 8732 ♥ 7 ♦ KT65 ♣ AK94. The competition caused the opener to rebid 3 ♥ and Ella then chose to compete to 3 ♠ with an undisclosed double fit. The Charged Parties point to their bad result on the board, but that is because Delbert misplayed the hand. While 3 ♠ can be defeated, the actual defense gave Delbert a chance to make his contract.<sup>15</sup>

### 3. Fit-finding

The Charged Parties were able to find some fits and avoid some misfits that were not apparent from the auction. As discussed above in the section titled “II.A.1. Underbidding,” on board [15](#) on February 17, Ella rebid 2 ♠ instead of 2 ♥ holding five or passing after the uncontested auction 1 ♦ - 1 ♥ - 1NT-?. She found Delbert with 4 ♠s even though he had bypassed 1 ♠ to rebid 1NT.

On board [4](#) on February 20, displayed above in section “I.B.2. Take-out doubles and follow-ups,” in a competitive auction Ella rebid 1 ♠ with a three-card suit after Delbert’s responsive redouble and a 1 ♦ advance. Regardless of the merits of her bid, what was not explained was why Delbert rebid 1NT instead of raising her ♠s with KQ96. His action makes sense only if he knew she didn’t hold four ♠s.

On another board [4](#) displayed in the same section above and played on January 17, Ella chose to bid 4 ♣s in the auction 3 ♠ - X - P - ?, holding ♠ K83 ♥ 9763 ♦ J92 ♣ T92. Her explanation was that she didn’t bid her four-card suit in order to give Delbert room to rebid any suit higher than ♣s. He passed, holding ♠ void ♥ JT5 ♦ AQT7 ♣ AKJ843.

<sup>15</sup> This report need not be prolonged by explaining how 3 ♠ could have been made.

Ella avoided trouble on full-session board [13](#) played on February 11 (not displayed during the hearing, but questioned by the ACBL in disclosure).

<div style="text-align: center; border: 2px solid red; padding: 5px; width: 60px; margin: 0 auto;"> <span style="color: white; font-weight: bold; font-size: 1.2em;">D</span>  <span style="font-size: 2em; font-weight: bold; color: white;">13</span> </div>	<b>N</b> delhaylock ♠ AQ1052 ♥ KQ3 ♦ AQ10 ♣ 87	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="background-color: #ff0000; color: white;">W</th> <th style="background-color: #ff0000; color: white;">N</th> <th style="background-color: #ff0000; color: white;">E</th> <th style="background-color: #ff0000; color: white;">S</th> </tr> <tr> <td></td> <td>1NT</td> <td>P</td> <td>2♣</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> </table>				W	N	E	S		1NT	P	2♣	P	2♠	P	P	P			
	W	N	E	S																	
	1NT	P	2♣																		
P	2♠	P	P																		
P																					
<b>W</b> mmurs ♠ K863 ♥ 86 ♦ 532 ♣ AJ52		<b>E</b> mimib1 ♠ 94 ♥ A542 ♦ 98 ♣ KQ1096																			
	<b>S</b> ellahay ♠ J7 ♥ J1097 ♦ KJ764 ♣ 43	2♠ N      NS: 0 EW: 0																			

She explained her bidding in disclosure. “I did not like my unbalanced hand, so I did not pass 1N. I thought I saw that my partner bid 2H over my 2C bid and I passed thinking we were playing in 2H.” (P. 109.) She didn’t explain what she might have bid had she seen the 2 ♠ rebid, but Delbert happened to hold 5 ♠s.

They found a fit on another board questioned in disclosure, [14](#) played on February 21.

	<b>N</b> vdeneroff ♠ 82 ♥ 10854 ♦ 10 ♣ AKJ753	<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>X</td> <td>1NT</td> <td>2♥</td> <td>2♠</td> </tr> <tr> <td>3♥</td> <td>X</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♠	X	1NT	2♥	2♠	3♥	X	P	P	P			
	W	N	E	S																		
		P	1♠																			
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3♥	X	P	P																			
P																						
<b>W</b> delhaylock ♠ KQJ6 ♥ KJ76 ♦ A4 ♣ 1064	<b>E</b> ellahay ♠ 9 ♥ AQ92 ♦ Q9863 ♣ 982																					
	<b>S</b> mdeneroff ♠ A107543 ♥ 3 ♦ KJ752 ♣ Q	3♥x E      NS: 0 EW: 0																				

Delbert’s take-out double of 1 ♠ was off-shape, and it is hard to know what he might have bid had Ella bid her longest suit, ♦s, but they found their 4-4 ♥ fit instead. Ella’s comment on the board was: “Mr. Haylock often makes off-shape doubles. With 14 HCP and 4 hearts he thought he was making the correct bid. He was lucky to find partner with 4 hearts. I would have passed 2S in his place, but he chose to bid 3H and went down 1 doubled for an average board.” (P. 111.)

#### 4. The misclicks

The above section titled “I.B.3. Recoveries from misclicks” displayed two boards ([10](#) on January 10 and [1](#) on March 28) on which one of the Charged Parties took into account that partner had misclicked in the auction. On the earlier board, Ella had alerted the opponents she had misclicked, and she believed she had also announced a misclick in table chat that Delbert could have read. On the later board, both were sure that Delbert had announced his misclick in table chat though he hadn’t alerted it. As noted above, the table chat is not part of the evidence produced by the ACBL.

It is plausible that on both occasions the Charged Parties had announced their misclicks to the table and not just to each other. Their subsequent bidding indicates an awareness of a misclick. When the Panel Chair pointed out that a partner's misclick is unauthorized information, Ella wrongly asserted that players are entitled to be aware of their partner's changes of call playing face-to-face. The Panel recognizes that the Laws about UI (Laws 16, 24, 25A6, 50E2, 50E3, 73C, 75A) are not always easy to understand and apply.

Because it is likely that the Charged Parties announced these misclicks to the table in chat and that neither was aware that this is UI, the Panel chooses not to weigh these two boards as evidence of exchanging UI.

### C. Panel Conclusions

The Charged Parties have attempted to explain each of their questioned actions on 88 boards in a variety of ways, attributing some actions to bridge logic and other actions to luck or misreading the auction or misclicking. What stands out about their questioned bids and honor underleads is their success rate. Despite misreading auctions and misclicking, the Charged Parties seemed to always land on their feet. Ace underleads always found Kings. Cautious bids with extra values followed partner making a light opening or overcall. Aggressive bids with low values occurred when partner had undisclosed extra values. Fits were found and misfits were avoided that were consistent with partner's actual holdings and not necessarily with what their bids showed.

Our above review of the explanations offered by the Charged Parties has established that some of their explanations do not address all the issues (e.g., [4](#) on February 20, [13](#) played on February 11, [3](#) on February 25) and others aren't credible (e.g. [1](#) on January 5, [11](#) on January 21, [11](#) on February 1, [11](#) on February 11, [7](#) on February 4).

Considering all the evidence presented, the Panel is comfortably satisfied unanimously that the Charged Parties, Ella and Delbert Haylock, have violated CDR section 301(A)(2) by exchanging unauthorized information about each other's hands.

### D. Discipline Imposed

CDR section 301(A)(7) states, "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."

Section 402(A) lists "primary" considerations that "must be taken into account in determining the appropriate discipline," 402(B) lists "secondary" considerations that "may be taken into account," and 402(C) lists 13 factors that "may not be considered." The Panel does not find that any of the listed factors require enhancing the discipline.

The Panel has agreed that the discipline for the Charged Parties should be two years' suspension, three years' probation, and forfeiture of all masterpoints they have earned together online after April 1, 2020, but not to exceed 25% of their total masterpoints. The non-minimum probation reflects the Panel's concern about online cheating.

Appendix A - Full sessions (questioned boards highlighted)

Date	Session	Board	Result	Score	Percent	Link
11-Feb	91644	1	5♥E-1	50	91.02%	<a href="https://tinyurl.com/2p9y7k6j">https://tinyurl.com/2p9y7k6j</a>
		2	3♠N-1	-100	33.83%	<a href="https://tinyurl.com/2xn7ah7y">https://tinyurl.com/2xn7ah7y</a>
		3	3NW+3	-690	53.89%	<a href="https://tinyurl.com/ypckxtz4">https://tinyurl.com/ypckxtz4</a>
		4	3♥N=	140	74.55%	<a href="https://tinyurl.com/2p8vbjkc">https://tinyurl.com/2p8vbjkc</a>
		5	2♦S-1	-100	59.28%	<a href="https://tinyurl.com/2w5dueh4">https://tinyurl.com/2w5dueh4</a>
		6	4♦W=	-130	29.64%	<a href="https://tinyurl.com/57jfxde">https://tinyurl.com/57jfxde</a>
		7	5♣S=	600	42.51%	<a href="https://tinyurl.com/29f99kbd">https://tinyurl.com/29f99kbd</a>
		8	6♣E=	-920	27.84%	<a href="https://tinyurl.com/bde72bz5">https://tinyurl.com/bde72bz5</a>
		9	3♣E=	-110	31.14%	<a href="https://tinyurl.com/3pafe294">https://tinyurl.com/3pafe294</a>
		10	1Nx E-2	500	95.81%	<a href="https://tinyurl.com/2cvzbuu3">https://tinyurl.com/2cvzbuu3</a>
		11	4♥N+1	450	73.35%	<a href="https://tinyurl.com/yc79y3be">https://tinyurl.com/yc79y3be</a>
		12	4♥W=	-420	28.22%	<a href="https://tinyurl.com/29cdpmem">https://tinyurl.com/29cdpmem</a>
		13	2♠N+1	140	82.93%	<a href="https://tinyurl.com/mrxztr79">https://tinyurl.com/mrxztr79</a>
		14	3♣E-1	50	45.21%	<a href="https://tinyurl.com/2p9an4fe">https://tinyurl.com/2p9an4fe</a>
		15	3♦W-1	50	40.66%	<a href="https://tinyurl.com/4zhvyr82">https://tinyurl.com/4zhvyr82</a>
		16	4♦N-1	-50	75.75%	<a href="https://tinyurl.com/h3rz5je6">https://tinyurl.com/h3rz5je6</a>
		17	6♠N=	980	66.17%	<a href="https://tinyurl.com/5n6hatdd">https://tinyurl.com/5n6hatdd</a>
		18	3♥x E-1	100	89.76%	<a href="https://tinyurl.com/2p93jwfc">https://tinyurl.com/2p93jwfc</a>

17-Feb	26023	1	6NS=	-990	27.20%	<a href="https://tinyurl.com/3dv6pw28">https://tinyurl.com/3dv6pw28</a>
		2	5♠x W-3	-500	54.80%	<a href="https://tinyurl.com/ycknbx97">https://tinyurl.com/ycknbx97</a>
		3	3♥N-1	50	70.80%	<a href="https://tinyurl.com/4thk8a2w">https://tinyurl.com/4thk8a2w</a>
		4	4♠W-1	-100	24.40%	<a href="https://tinyurl.com/4dp5bbce">https://tinyurl.com/4dp5bbce</a>
		5	4♠W+3	510	85.20%	<a href="https://tinyurl.com/2p9a3x6d">https://tinyurl.com/2p9a3x6d</a>
		6	6NE+1	1470	65.70%	<a href="https://tinyurl.com/4a37pckv">https://tinyurl.com/4a37pckv</a>
		7	3NS=	-600	6.85%	<a href="https://tinyurl.com/3stthu62">https://tinyurl.com/3stthu62</a>
		8	6♣S=	-920	28.00%	<a href="https://tinyurl.com/mst7kufn">https://tinyurl.com/mst7kufn</a>
		9	4♠x E-1	-200	5.42%	<a href="https://tinyurl.com/3p235jcc">https://tinyurl.com/3p235jcc</a>
		10	4♥W=	620	84.40%	<a href="https://tinyurl.com/2p8wdek5">https://tinyurl.com/2p8wdek5</a>
		11	1NW+1	120	92.80%	<a href="https://tinyurl.com/2p87mc6m">https://tinyurl.com/2p87mc6m</a>
		12	4♥S-3	300	93.20%	<a href="https://tinyurl.com/yc6x24dv">https://tinyurl.com/yc6x24dv</a>
		13	4♥N=	-620	29.60%	<a href="https://tinyurl.com/3stpebwp">https://tinyurl.com/3stpebwp</a>
		14	3NE=	400	63.60%	<a href="https://tinyurl.com/yxyxtae8">https://tinyurl.com/yxyxtae8</a>
		15	2♠E=	110	46.37%	<a href="https://tinyurl.com/muk7ku8c">https://tinyurl.com/muk7ku8c</a>
		16	6NE=	1440	62.00%	<a href="https://tinyurl.com/2pww6csn">https://tinyurl.com/2pww6csn</a>
		17	4♠W+1	450	58.00%	<a href="https://tinyurl.com/2p89ry7x">https://tinyurl.com/2p89ry7x</a>
		18	3♦W+1	130	68.33%	<a href="https://tinyurl.com/3yfybwt3">https://tinyurl.com/3yfybwt3</a>

20-Feb	43851	1	4♥x S-3	500	95.92%	<a href="https://tinyurl.com/4n62x37x">https://tinyurl.com/4n62x37x</a>
		2	3NN=	-600	48.98%	<a href="https://tinyurl.com/49ky8mzf">https://tinyurl.com/49ky8mzf</a>
		3	2NW-1	-100	31.63%	<a href="https://tinyurl.com/556m5h4h">https://tinyurl.com/556m5h4h</a>
		4	1NW+2	150	85.71%	<a href="https://tinyurl.com/4nw3rhua">https://tinyurl.com/4nw3rhua</a>

5	3NS+2	<b>-660</b>	<b>53.06%</b>	<a href="https://tinyurl.com/2p94rchz">https://tinyurl.com/2p94rchz</a>
6	6NxS-1	<b>100</b>	<b>97.83%</b>	<a href="https://tinyurl.com/2p94ce2k">https://tinyurl.com/2p94ce2k</a>
7	2NW-1	<b>-100</b>	<b>27.55%</b>	<a href="https://tinyurl.com/48mttt7b">https://tinyurl.com/48mttt7b</a>
8	2♦W=	<b>90</b>	<b>57.14%</b>	<a href="https://tinyurl.com/2p87yy2s">https://tinyurl.com/2p87yy2s</a>
9	3NW-1	<b>-100</b>	<b>3.12%</b>	<a href="https://tinyurl.com/yr2hpep2">https://tinyurl.com/yr2hpep2</a>
10	3♥S+1	<b>-170</b>	<b>36.73%</b>	<a href="https://tinyurl.com/ya37j2rc">https://tinyurl.com/ya37j2rc</a>
11	3NS-1	<b>50</b>	<b>55.10%</b>	<a href="https://tinyurl.com/mv444cuw">https://tinyurl.com/mv444cuw</a>
12	4♣W=	<b>130</b>	<b>42.71%</b>	<a href="https://tinyurl.com/2nfsj346">https://tinyurl.com/2nfsj346</a>
13	2♥S+2	<b>-170</b>	<b>36.73%</b>	<a href="https://tinyurl.com/3ce3mje5">https://tinyurl.com/3ce3mje5</a>
14	3NW-2	<b>-100</b>	<b>2.04%</b>	<a href="https://tinyurl.com/2den4uzc">https://tinyurl.com/2den4uzc</a>
15	3NS-3	<b>300</b>	<b>93.75%</b>	<a href="https://tinyurl.com/2s3h5wwz">https://tinyurl.com/2s3h5wwz</a>
16	4♥W+1	<b>650</b>	<b>18.37%</b>	<a href="https://tinyurl.com/2j88y58j">https://tinyurl.com/2j88y58j</a>
17	4♥E-2	<b>-100</b>	<b>34.69%</b>	<a href="https://tinyurl.com/3tnve4se">https://tinyurl.com/3tnve4se</a>
18	4♦E-2	<b>-100</b>	<b>92.86%</b>	<a href="https://tinyurl.com/u3hspzay">https://tinyurl.com/u3hspzay</a>

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1	3NS+1	<b>-430</b>	<b>38.24%</b>	<a href="https://tinyurl.com/4m65pbpc">https://tinyurl.com/4m65pbpc</a>
2	4♠N-1	<b>100</b>	<b>73.90%</b>	<a href="https://tinyurl.com/2vyrvfhv">https://tinyurl.com/2vyrvfhv</a>
3	4♥W=	<b>620</b>	<b>47.79%</b>	<a href="https://tinyurl.com/muvhfr3c">https://tinyurl.com/muvhfr3c</a>
4	2♥E-1	<b>-100</b>	<b>40.44%</b>	<a href="https://tinyurl.com/5n956b2k">https://tinyurl.com/5n956b2k</a>
5	1NW=	<b>90</b>	<b>27.21%</b>	<a href="https://tinyurl.com/35wu9udc">https://tinyurl.com/35wu9udc</a>
6	4♥S=	<b>-420</b>	<b>38.97%</b>	<a href="https://tinyurl.com/2rb988zn">https://tinyurl.com/2rb988zn</a>
7	5♦W=	<b>600</b>	<b>80.51%</b>	<a href="https://tinyurl.com/yvj57je2">https://tinyurl.com/yvj57je2</a>
8	3♠N-2	<b>100</b>	<b>74.63%</b>	<a href="https://tinyurl.com/2tn9kw96">https://tinyurl.com/2tn9kw96</a>
9	3♣W-1	<b>-100</b>	<b>18.52%</b>	<a href="https://tinyurl.com/jxabp6kj">https://tinyurl.com/jxabp6kj</a>
10	3NN+2	<b>-660</b>	<b>10.29%</b>	<a href="https://tinyurl.com/zkubja4u">https://tinyurl.com/zkubja4u</a>
11	3♥E-1	<b>-50</b>	<b>64.07%</b>	<a href="https://tinyurl.com/5avrrx57">https://tinyurl.com/5avrrx57</a>
12	4♠S=	<b>-620</b>	<b>23.16%</b>	<a href="https://tinyurl.com/2p89jayr">https://tinyurl.com/2p89jayr</a>
13	4♣N-2	<b>200</b>	<b>94.85%</b>	<a href="https://tinyurl.com/3mj6d8w2">https://tinyurl.com/3mj6d8w2</a>
14	3♥xE-1	<b>-100</b>	<b>52.21%</b>	<a href="https://tinyurl.com/4ucbffn8">https://tinyurl.com/4ucbffn8</a>
15	4♠S-1	<b>100</b>	<b>84.70%</b>	<a href="https://tinyurl.com/rnickbum">https://tinyurl.com/rnickbum</a>
16	2♠E=	<b>110</b>	<b>95.22%</b>	<a href="https://tinyurl.com/2pnx33b8">https://tinyurl.com/2pnx33b8</a>
17	4♠N-1	<b>50</b>	<b>46.32%</b>	<a href="https://tinyurl.com/ud72w29x">https://tinyurl.com/ud72w29x</a>
18	3♣S-2	<b>200</b>	<b>78.31%</b>	<a href="https://tinyurl.com/ybjb47um">https://tinyurl.com/ybjb47um</a>

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1	3♠W-1	<b>-50</b>	<b>29.84%</b>	<a href="https://tinyurl.com/khnt4j4a">https://tinyurl.com/khnt4j4a</a>
2	2NN+1	<b>-150</b>	<b>54.84%</b>	<a href="https://tinyurl.com/3bz3tet7">https://tinyurl.com/3bz3tet7</a>
3	4♠W=	<b>620</b>	<b>96.72%</b>	<a href="https://tinyurl.com/ytm9bejj">https://tinyurl.com/ytm9bejj</a>
4	3♣E+2	<b>150</b>	<b>17.74%</b>	<a href="https://tinyurl.com/yrm7fpjw">https://tinyurl.com/yrm7fpjw</a>
5	1NW+1	<b>120</b>	<b>79.03%</b>	<a href="https://tinyurl.com/39pvc97x">https://tinyurl.com/39pvc97x</a>
6	4♠S+1	<b>-450</b>	<b>29.84%</b>	<a href="https://tinyurl.com/5y35h7ca">https://tinyurl.com/5y35h7ca</a>
7	3♣E+2	<b>200</b>	<b>62.10%</b>	<a href="https://tinyurl.com/4939a5yn">https://tinyurl.com/4939a5yn</a>
8	4♠W=	<b>420</b>	<b>58.87%</b>	<a href="https://tinyurl.com/4ka6t5ws">https://tinyurl.com/4ka6t5ws</a>
9	3NN+1	<b>-430</b>	<b>71.77%</b>	<a href="https://tinyurl.com/52mb4euw">https://tinyurl.com/52mb4euw</a>
10	4♠W=	<b>620</b>	<b>66.13%</b>	<a href="https://tinyurl.com/2p88pstx">https://tinyurl.com/2p88pstx</a>

11	3♥S-2	100	41.13%	<a href="https://tinyurl.com/yc8jbcpi">https://tinyurl.com/yc8jbcpi</a>
12	7NE=	1520	96.77%	<a href="https://tinyurl.com/645p87an">https://tinyurl.com/645p87an</a>
13	3♦xN-2	500	96.77%	<a href="https://tinyurl.com/ycy5ubeh">https://tinyurl.com/ycy5ubeh</a>
14	4♥S-2	100	97.58%	<a href="https://tinyurl.com/3nmaraj7">https://tinyurl.com/3nmaraj7</a>
15	2♥W+1	140	69.67%	<a href="https://tinyurl.com/nn62rz7r">https://tinyurl.com/nn62rz7r</a>
16	2♥N-1	50	62.90%	<a href="https://tinyurl.com/ysmrpnkb">https://tinyurl.com/ysmrpnkb</a>
17	3♠N-1	50	60.48%	<a href="https://tinyurl.com/3ukherv4">https://tinyurl.com/3ukherv4</a>
18	3♠xS-3	800	96.77%	<a href="https://tinyurl.com/dfrc3sfx">https://tinyurl.com/dfrc3sfx</a>

## Appendix B - Questioned Bidding

<b>Date</b>	<b>Board</b>	<b>Link</b>
1/7	10	<a href="https://tinyurl.com/2rxdhv6y">https://tinyurl.com/2rxdhv6y</a>
1/10	10	<a href="https://tinyurl.com/2p99um98">https://tinyurl.com/2p99um98</a>
1/11	10	<a href="https://tinyurl.com/2p9xys7h">https://tinyurl.com/2p9xys7h</a>
1/15	16	<a href="https://tinyurl.com/n88a3tnm">https://tinyurl.com/n88a3tnm</a>
1/17	4	<a href="https://tinyurl.com/2zzfrmb5">https://tinyurl.com/2zzfrmb5</a>
	6	<a href="https://tinyurl.com/ys3nkvyv">https://tinyurl.com/ys3nkvyv</a>
	12	<a href="https://tinyurl.com/2vjvw23d">https://tinyurl.com/2vjvw23d</a>
1/21	11	<a href="https://tinyurl.com/y4f9tnc5">https://tinyurl.com/y4f9tnc5</a>
1/23	8	<a href="https://tinyurl.com/38yeyxys">https://tinyurl.com/38yeyxys</a>
2/1	11	<a href="https://tinyurl.com/y6kav22c">https://tinyurl.com/y6kav22c</a>
2/4	7	<a href="https://tinyurl.com/2p89vdta">https://tinyurl.com/2p89vdta</a>
	17	<a href="https://tinyurl.com/4fu93585">https://tinyurl.com/4fu93585</a>
2/15	10	<a href="https://tinyurl.com/556ufkk3">https://tinyurl.com/556ufkk3</a>
2/25	13	<a href="https://tinyurl.com/2p9t8fst">https://tinyurl.com/2p9t8fst</a>
2/28	1	<a href="https://tinyurl.com/br79vfm2">https://tinyurl.com/br79vfm2</a>
	13	<a href="https://tinyurl.com/2p9cmtr5">https://tinyurl.com/2p9cmtr5</a>
3/23	7	<a href="https://tinyurl.com/yckde75m">https://tinyurl.com/yckde75m</a>
3/28	1	<a href="https://tinyurl.com/yaerbwz9">https://tinyurl.com/yaerbwz9</a>
4/20	14	<a href="https://tinyurl.com/2p9bkbtX">https://tinyurl.com/2p9bkbtX</a>
4/24	8	<a href="https://tinyurl.com/bdf8zecm">https://tinyurl.com/bdf8zecm</a>

## Appendix C - Honor Underleads of Aces, Kings, and Queens

Date	Board	Link
1/3	10	<a href="https://tinyurl.com/bdfarjzt">https://tinyurl.com/bdfarjzt</a>
	16	<a href="https://tinyurl.com/2smnc28v">https://tinyurl.com/2smnc28v</a>
1/5	1	<a href="https://tinyurl.com/5n7rz9p4">https://tinyurl.com/5n7rz9p4</a>
	11	<a href="https://tinyurl.com/5xrm5fw2">https://tinyurl.com/5xrm5fw2</a>
1/7	2	<a href="https://tinyurl.com/ynjz5pxk">https://tinyurl.com/ynjz5pxk</a>
	14	<a href="https://tinyurl.com/4327ya75">https://tinyurl.com/4327ya75</a>
1/10	16	<a href="https://tinyurl.com/y4hsxbcj">https://tinyurl.com/y4hsxbcj</a>
1/11	4	<a href="https://tinyurl.com/yckh3wv7">https://tinyurl.com/yckh3wv7</a>
	13	<a href="https://tinyurl.com/34pcxz8k">https://tinyurl.com/34pcxz8k</a>
1/14	5	<a href="https://tinyurl.com/y8tawy2c">https://tinyurl.com/y8tawy2c</a>
	12	<a href="https://tinyurl.com/38n65brz">https://tinyurl.com/38n65brz</a>
	13	<a href="https://tinyurl.com/2rmzr9ux">https://tinyurl.com/2rmzr9ux</a>
1/15	10	<a href="https://tinyurl.com/yc22svhy">https://tinyurl.com/yc22svhy</a>
	14	<a href="https://tinyurl.com/4dw8rx77">https://tinyurl.com/4dw8rx77</a>
1/17	8	<a href="https://tinyurl.com/2p89hkk7">https://tinyurl.com/2p89hkk7</a>
1/18	6	<a href="https://tinyurl.com/yc23dxuw">https://tinyurl.com/yc23dxuw</a>
1/21	16	<a href="https://tinyurl.com/yc2er6ps">https://tinyurl.com/yc2er6ps</a>
1/21	18	<a href="https://tinyurl.com/tu5pvc9x">https://tinyurl.com/tu5pvc9x</a>
1/23	11	<a href="https://tinyurl.com/3xhrzhu3">https://tinyurl.com/3xhrzhu3</a>
1/25	9	<a href="https://tinyurl.com/2p8shnfv">https://tinyurl.com/2p8shnfv</a>
	12	<a href="https://tinyurl.com/2dsry3z4">https://tinyurl.com/2dsry3z4</a>
2/1	2	<a href="https://tinyurl.com/nhh2mpp5">https://tinyurl.com/nhh2mpp5</a>
	15	<a href="https://tinyurl.com/3376uz5e">https://tinyurl.com/3376uz5e</a>
2/4	14	<a href="https://tinyurl.com/2s4b89wz">https://tinyurl.com/2s4b89wz</a>
2/11	9	<a href="https://tinyurl.com/3pafe294">https://tinyurl.com/3pafe294</a>
2/14	15	<a href="https://tinyurl.com/y45d4n7u">https://tinyurl.com/y45d4n7u</a>
2/17	13	<a href="https://tinyurl.com/3stpebwp">https://tinyurl.com/3stpebwp</a>
2/21	8	<a href="https://tinyurl.com/2tn9kw96">https://tinyurl.com/2tn9kw96</a>
	13	<a href="https://tinyurl.com/3mj6d8w2">https://tinyurl.com/3mj6d8w2</a>
2/25	3	<a href="https://tinyurl.com/yckntbct">https://tinyurl.com/yckntbct</a>
	9	<a href="https://tinyurl.com/58kstm77">https://tinyurl.com/58kstm77</a>
2/28	4	<a href="https://tinyurl.com/8v989kp4">https://tinyurl.com/8v989kp4</a>
	7	<a href="https://tinyurl.com/bdz6b3m4">https://tinyurl.com/bdz6b3m4</a>
	17	<a href="https://tinyurl.com/3cb6m8t8">https://tinyurl.com/3cb6m8t8</a>
3/18	1	<a href="https://tinyurl.com/bdfhjzvj">https://tinyurl.com/bdfhjzvj</a>
	13	<a href="https://tinyurl.com/eb8dsdpy">https://tinyurl.com/eb8dsdpy</a>
3/23	2	<a href="https://tinyurl.com/2s39v6uh">https://tinyurl.com/2s39v6uh</a>
3/28	10	<a href="https://tinyurl.com/2p9s53hz">https://tinyurl.com/2p9s53hz</a>
	14	<a href="https://tinyurl.com/4zafnb28">https://tinyurl.com/4zafnb28</a>
4/5	13	<a href="https://tinyurl.com/54stxbjy">https://tinyurl.com/54stxbjy</a>
	15	<a href="https://tinyurl.com/6fvr7nyj">https://tinyurl.com/6fvr7nyj</a>
4/20	18	<a href="https://tinyurl.com/yypyhpu9">https://tinyurl.com/yypyhpu9</a>
	15	<a href="https://tinyurl.com/5545xfyb">https://tinyurl.com/5545xfyb</a>
4/24	2	<a href="https://tinyurl.com/2bwsm424">https://tinyurl.com/2bwsm424</a>
	9	<a href="https://tinyurl.com/mrxezd6b">https://tinyurl.com/mrxezd6b</a>

Yellow highlighting when Ace underled to King.  
 Orange highlighting when King underled to Ace.