



Charged Party(ies)	Paul Rizza Jo Watson	ACBL #	L957160 5888336	Hearing Date	12/2/21
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		
Bob Glasson	N998190		
Brian Platnick	N755387		

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

Name	ACBL#	Via	Capacity	Name	ACBL#	Via	Capacity
David Pearlman	K999285	web conf.	Adv-Charging P			Select One	Select One
Paul Rizza	L957160	web conf.	Charged Party			Select One	Select One
Marilynn Greenberg	L635007	web conf.	Advisor			Select One	Select One
		Select One	Select One			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.

**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	1/16/2024	1/15/2026	2 years during which they are excluded from playing together.
<input checked="" type="checkbox"/> SUSPENSION	1/16/2022	01/15/2024	2 years Suspension beginning 5 days after the distribution of the Notice of Decision

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 Masterpoints earned together during their online play beginning on the date of their first player memo, September 2, 2020.

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

N/A

The discipline imposed above is **SELECT** 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: 12/31/21

Electronic Signature (type name above)

Wet Signature (sign above)

## Summary of Evidence and Arguments

### A. Procedural Overview

Paul R. Rizza (“pr39” on BBO) and Jo Watson (“JJ3538” on BBO) are the subject of this Complaint and hearing. Mr. Rizza is a Silver Life Master and he held 1,013.38 Masterpoints (MPs) as of June 6, 2021, including 71.16 Gold points, 97.91 Red points, 137.44 Silver points and 704.59 Black points. He joined the ACBL on February 8, 2001.

Ms. Watson is a Regional Master and held 362.18 MPs as of June 6, 2021, including 4.73 Gold points, 42.05 Red points, 29.03 Silver points and 286.19 Black points. She joined the ACBL on March 28, 2012.

During September 2020, four player memos regarding three different incidents involving bidding and leads were filed against Mr. Rizza and Ms. Watson. Several more player memos were filed at later dates (see Player Memos at Exhibit A). The player memos accused Mr. Rizza and Ms. Watson of sharing Unauthorized Information (UI).

Two investigators studied hands played by Mr. Rizza and Ms. Watson between August 21 and September 2, 2020 and agreed that there was overwhelming evidence, with examples in both bidding and defense that were virtually impossible without UI (see Investigator Report at Exhibit B).

The National Recorder of the ACBL, Robb Gordon, concurred with the Investigator findings, and on November 10, 2020, Mr. Gordon filed a Pattern of Conduct Complaint against Mr. Rizza and Ms. Watson, alleging that they had colluded during their online play together by exchanging UI.

On June 30, 2021, the National Recorder requested an analysis of the available online and face to face (F2F) game data for Mr. Rizza (player L957160) and Ms. Watson (player 5888336) from the ACBL Live for Clubs (L4C) and ACBL Live databases. A member of ACBL staff downloaded the available data from their ACBL Live for Clubs and ACBL Live profiles to prepare a data spreadsheet and the following analysis.

Paul Rizza:	L4C	<a href="https://my.acbl.org/club-results/my-results/3957160">https://my.acbl.org/club-results/my-results/3957160</a>
	Live	<a href="https://live.acbl.org/player-results/3957160">https://live.acbl.org/player-results/3957160</a>
Jo Watson:	L4C	<a href="https://my.acbl.org/club-results/my-results/5888336">https://my.acbl.org/club-results/my-results/5888336</a>
	Live	<a href="https://live.acbl.org/player-results/5888336">https://live.acbl.org/player-results/5888336</a>

The analysis:

“Based upon the records from these sources, Ms. Watson and Mr. Rizza are not an exclusive partnership, with Ms. Watson playing more extensively than Mr. Rizza. Out of 252 sessions recorded on the L4C and Live servers, Ms. Watson has played 100 sessions with Mr. Rizza, compared with 152 with other partners. In contrast, Mr. Rizza has only played 38 sessions with other partners out of 138 records.

In the 18 F2F club events where Ms. Watson played with other partners, she achieved an average percentage game of 46.04% (range 36.54 – 58.53) with 14 sessions under 50% (77.78%). In the 88 virtual club events playing with other partners, she achieved an average percentage game of 49.40% (range 28.85 – 66.67) with 48 sessions under 50% (54.55%). In the 34 F2F tournament events where she played with other partners, her average percentage game was 45.95% (range 35.71 – 62.74) with 23 sessions under 50% (67.65%). In 12 online tournament sessions with other partners, she had an average percentage game of 50.73% (range 39.25 – 60.98) with 4 sessions under 50% (33.33%)

In 6 F2F club pair events and 8 F2F tournament events with other partners, Mr. Rizza had an average percentage game of 47.27% (range 36.74 – 58.75) with 9 sessions under 50% (64.29%). In 24 virtual club events with other partners, he averaged 46.10% (range 31.48 – 63.54) with 20 sessions under 50% (83.33%).

The records with other partners establish baseline performance levels for Mr. Rizza and Ms. Watson which can be compared to their performances when playing together. As a pair playing in 19 F2F club events and 2 F2F tournament sessions, they had an average percentage game of 48.84% (range 37.80 – 60.98) with 12 sessions under 50% (57.14%). These values are within the ranges established as their baselines.

In online play, Mr. Rizza and Ms. Watson have played as partners in 79 recorded virtual club games. For those events, their average percentage game is 54.89% (range 31.48 – 78.70) with 22 games under 50% (27.85%).

The aggregate changes in average percentile, as well as the marked decrease in games under average, greatly suggest that some outside factor is occurring when Mr. Rizza and Ms. Watson play together online.”

On September 2, 2021, based upon the Complaint, the Executive Director of the ACBL Joseph Jones, submitted a Charge Letter to the Online Ethical Oversight Committee (“OEOC”), asserting that Mr. Rizza and Ms. Watson 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. (CDR in effect on August 15, 2020).

A hearing panel was appointed, comprised of Chairperson Karen Walker, Brian Platnick and Bob Glasson, with Marilyn Greenberg serving as Advisor.

On October 25, 2021, Chair Walker requested additional information from the Charging Party. Specifically, Chair Walker requested the following additional information be included in the hearing packet for the Rizza-Watson hearing:

- Links to all boards in the sessions that included the hands in evidence
- Links to other full sessions Copies or summaries of the player memos

- Copies or summaries of the investigators' reports
- The charged parties' convention card
- The charged parties' masterpoint holdings

The Charging Party's Advocate, David Pearlman, submitted evidence and argument in a Prehearing Disclosure that was included in the 49-page hearing packet compiled by ACBL Administrative Coordinator, Sabrina Goley and submitted to all parties on October 29, 2021.

The Charged Parties did not submit a Prehearing Disclosure nor did they offer any rebuttal to Mr. Pearlman's submission.

#### B. The Hearing

A hearing was held on Tuesday, December 2, 2021 via video conference. David Pearlman represented the Charging Party at the hearing. Mr. Rizza represented himself at the hearing. Ms. Watson did not participate in the hearing process. A copy of the Charged Parties' convention card was included in the packet (see Exhibit C).

#### C. Charging Party Arguments

In his pre-hearing disclosure, Mr. Pearlman advised that he had reviewed five sessions, comprised of 90 boards, where the Charged Parties played online together. He provided links to the 90 boards, which are set forth in Exhibit D hereto. Out of the 90 boards examined, Mr. Pearlman submitted nine sample hands with explanatory remarks that he believed were indicative of the exchange of UI (see Exhibit E).

At the outset of the hearing, Chairperson Walker advised the parties that the panel had read the packet and therefore they should not repeat arguments made in the packet; rather, they should just highlight important points for the panel. Following this direction, Advocate Pearlman focused on the following four hands that he contends clearly exemplified reliance upon the sharing of UI:

Game 202  
Board 8

North opens 1H. South, with KQ109xxx in spades and out, preempts to three and North raises to four. South now miraculously divines that North can provide six tricks and bids six. Lo and behold North obliges with all four aces, a king, and a ruff.

	<b>N</b> pr39 ♠ A54 ♥ AK1094 ♦ A ♣ A542	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>P</td> <td>1♥</td> <td>P</td> <td>3♠</td> </tr> <tr> <td>P</td> <td>4♠</td> <td>P</td> <td>6♠</td> </tr> <tr> <td>P</td> <td>P</td> <td>P</td> <td></td> </tr> </tbody> </table>	W	N	E	S	P	1♥	P	3♠	P	4♠	P	6♠	P	P	P	
	W	N	E	S														
P	1♥	P	3♠															
P	4♠	P	6♠															
P	P	P																
<b>W</b> tmw5151 ♠ 6 ♥ Q653 ♦ KQ43 ♣ K1093	<b>E</b> sylviahall ♠ J7 ♥ J872 ♦ 10986 ♣ QJ7																	
	<b>S</b> JJ3538 ♠ KQ109832 ♥ ♦ J752 ♣ 86	6♠ S      NS: 0 EW: 0																

[Movie Link](#)



Game 3814  
Board 3

Over West's 1S overcall, North bids 3NT with a stopper consisting of the doubleton 32 of spades. Of course, South has the ace.

	<b>N</b> pr39 ♠ 32 ♥ K3 ♦ Q10986 ♣ AKJ7	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 1♠   3NT   P   1♦ P            P
	<b>W</b> ldg9 ♠ KQJ84 ♥ Q7 ♦ K ♣ 109852	<b>E</b> msredfox ♠ 10976 ♥ A10954 ♦ 72 ♣ 64
	<b>S</b> JJ3538 ♠ A5 ♥ J862 ♦ AJ543 ♣ Q3	3NT N            NS: 0 EW: 0

[Movie Link](#)

Game 197  
Board 10

In second seat South, with seven spades, good shape, and two kings, passes instead of preempting in spades. West opens 1D. With 1=4=4=4 shape H and a 13 count North has a reasonable 1H overall yet bids a bizarre 2C instead. South continues the plan with a raise to 3C.

	<b>N</b> pr39 ♠ 4 ♥ KQ92 ♦ QJ76 ♣ AJ75	<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>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	P	1♦	2♣	2♥	3♣	3♥	P	P	P
	W	N	E	S														
		P	P															
1♦	2♣	2♥	3♣															
3♥	P	P	P															
<b>W</b> vbonini ♠ AK85 ♥ A75 ♦ 8532 ♣ 63		<b>E</b> arfox ♠ Q ♥ J108643 ♦ A104 ♣ Q102																
	<b>S</b> JJ3538 ♠ J1097632 ♥ ♦ K9 ♣ K984	3♥ E      NS: 0 EW: 0																

[Movie Link](#)

Advocate Pearlman rested after presenting the four hands. The panel members and Mr. Rizza had no questions for Mr. Pearlman.

D. Charged Party Arguments

Mr. Rizza gave an explanation for each of the unusual bidding, leads or other defensive plays in the four hands presented at the hearing by Mr. Pearlman. When discussing specific deals, Mr. Rizza repeatedly argued that his unusual bids were not based upon collusion, but could be attributed to his confusion resulting from the difficulty of playing on a computer instead of F2F.

Mr. Rizza justified their unusual bidding by pointing out that he is a much more experienced player than Ms. Watson, and because of this, he bids differently with her than with his other partners.

When asked therefore to explain his higher percentage online games with Ms. Watson, he acknowledged that his online scores were higher than his F2F scores. However, Mr. Rizza claimed that his scores with Ms. Watson were actually lower than with his other partners, but offered no supporting evidence. He blamed some inexplicable plays on “frequent misclicks” and plain errors, and he had no explanation for the fact that their unconventional leads always seemed to find partner with just the right cards.

E. Panel Member Questions of Mr. Rizza

After his presentation, the Panel asked Mr. Rizza to explain his bidding on Board 11, Session 2181 (see p. 4 above). More specifically, he was asked how he could take a second bid of 2H with only four hearts and 14 points and then rebid 3H when partner passed throughout the auction. These calls made no bridge sense unless Mr. Rizza knew that his partner had four hearts and a few points. Mr. Rizza had no coherent response other than he is “stubborn” and it reflected poor bidding on his part.

The Panel then asked Mr. Rizza whether he and Ms. Watson are in the same house when they are playing bridge online. Mr. Rizza clearly stated that he and Ms. Watson did not live together so they did not play bridge while in the same house. He explained that he lived in New Jersey and Arizona while Ms. Watson lived in Iowa so they could not have been colluding while playing online.

Later in his testimony, Mr. Rizza contradicted himself when he stated that he and Ms. Watson had spent several months playing bridge online in the same house when they visited each other in Arizona, and Iowa. During his later “ramblings”, he mentioned that they were no longer bridge partners because he didn't want to spend time in Iowa.

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

## **The Panel's Findings of Fact and Conclusions**

### A. Did the Charged Parties violate CDR section 301(A)(2)?

OEOC Panels are frequently asked to infer what is occurring in the residence of a partnership that is playing together online, whether their auctions and defenses indicate one or both partners are likely to be acting on information not legitimately available under Law 73 of the Laws of Duplicate Bridge. If it appears that a partnership is exchanging unauthorized information, a Panel need not determine exactly how it is being exchanged, whether by text, email, telephone call, conversation, or looking at each other's computer screen.

The Panel concludes that Mr. Rizza was not forthcoming in his testimony regarding living in the same house while playing online. His testimony was confusing, inconsistent and simply not credible. Initially, Mr. Rizza clearly stated that he and Ms. Watson played bridge from separate houses, then later acknowledged that they had both played bridge online in his house. The panel finds that Mr. Rizza's testimony firmly establishes that Mr. Rizza and Ms. Watson did in fact spend considerable time living together in the same home when playing together online.

### B. The Hands

Based upon his or her independent review of the hands, plus the information in the packet and evidence brought forth at the hearing, each panelist is comfortably satisfied that Mr. Rizza and Ms. Watson were exchanging UI during their online play in violation of CDR 301(A)(2), which is a First Degree Ethical Violation. The Panel makes the following observations:

- The only evidence provided by the charged parties were statements by Mr. Rizza at the hearing. Mr. Rizza did not submit a written defense and Ms. Watson did not participate in the process.
- Most of Mr. Rizza's explanations and responses exhibited a high degree of confusion and inconsistency.
- Mr. Rizza's credibility was poor. He testified that he and Ms. Watson never played in ACBL on-line events while in the same house, but later made statements which conflicted with this claim. He first clearly stated he and Ms. Watson played online bridge from separate houses, then contradicted himself when he said they had both played for a few months in his house.
- The substantial difference in the Charged Parties' performance as a pair in F2F games and with other partners vs. their online games is a red flag which is consistent with collusion. But absent expert testimony as to the significance of these differences, the Panel based its decision entirely on analysis of the deals in evidence and gave no weight to the performance data. Mr. Rizza attributed his better performance playing on BBO to the advantages of the online format, but blamed some of his strange bidding on the difficulty of playing online. Mr. Rizza

further justified his strange bidding by asserting the difficulty of partnering a less experienced player, yet he had no explanation for his higher percentage games. The Panel notes that it is consistent with the finding of collusion.

The Panel notes that there are many hands in the packet that were not mentioned by the Advocate but that when taken together, clearly and convincingly established a pattern of collusion.

For example, the following hands are particularly incriminating:

## Strange opening lead or defense

#3814 08-25-2020	<a href="https://tinyurl.com/ab814n7">https://tinyurl.com/ab814n7</a>	T5	Led 9 from QJ9 into declarer - partner had the 10
#197 08-27-2020	<a href="https://tinyurl.com/aa197n1">https://tinyurl.com/aa197n1</a>	Lead	Strange, hit partner
#197 08-27-2020	<a href="https://tinyurl.com/aa197n5">https://tinyurl.com/aa197n5</a>	T2	low spade from AQJ9 ...
#197 08-27-2020	<a href="https://tinyurl.com/aa197n15">https://tinyurl.com/aa197n15</a>	trick 1	S10 worked out when partner had xxxx
#202 08-28-2020	<a href="https://tinyurl.com/aa202n10">https://tinyurl.com/aa202n10</a>	trick 2	Strange not continuing clubs
#202 08-28-2020	<a href="https://tinyurl.com/aa202n17">https://tinyurl.com/aa202n17</a>	Lead	singleton Jack in declarer's first bid suit? Partner had KQxx
#205 08-29-2020	<a href="https://tinyurl.com/aa205n17">https://tinyurl.com/aa205n17</a>	trick 2	Q from Qxx - good play, but at MP may solve KJ guess, so not clear even for an expert

## Bids with less than typical length in the suit

#2181 08-21-2020	<a href="https://tinyurl.com/aa181n10">https://tinyurl.com/aa181n10</a>	3H + dbl	rebid 5-bagger at 3-level
#2181 08-21-2020	<a href="https://tinyurl.com/aa181n11">https://tinyurl.com/aa181n11</a>	2H + 3H	2H instead of dbl, then rebid H with 4
#197 08-27-2020	<a href="https://tinyurl.com/aa197n10">https://tinyurl.com/aa197n10</a>	2C/3C	Overcalled 2C with 4, partner bid conservatively
#205 08-29-2020	<a href="https://tinyurl.com/aa205n6">https://tinyurl.com/aa205n6</a>	2C/P	2C overcall on 4-bagger. Partner passed with a slam try.
#205 08-29-2020	<a href="https://tinyurl.com/aa205n12">https://tinyurl.com/aa205n12</a>	2C/4C	no T/O double? Rebid Axxxx

## Suspicious bids

#2181 08-21-2020	<a href="https://tinyurl.com/aa181n14">https://tinyurl.com/aa181n14</a>	4S	no slam exploration
#2181 08-21-2020	<a href="https://tinyurl.com/aa181n16">https://tinyurl.com/aa181n16</a>	4S	no slam exploration
#3814 08-25-2020	<a href="https://tinyurl.com/aa814n3">https://tinyurl.com/aa814n3</a>	3NT	xx in suit overcalled
#197 08-27-2020	<a href="https://tinyurl.com/aa197n4">https://tinyurl.com/aa197n4</a>	Dbl	Lead indicated by dbl - CC says drury. (dbl was strange)
#197 08-27-2020	<a href="https://tinyurl.com/aa197n11">https://tinyurl.com/aa197n11</a>	1NT	strange 1NT bid
#202 08-28-2020	<a href="https://tinyurl.com/ab202n6">https://tinyurl.com/ab202n6</a>	4NT, 6C	4NT? Was 5C a KC response? N bid 6C anyway. Poor contract, but looks like 12 tricks.
#202 08-28-2020	<a href="https://tinyurl.com/aa202n8">https://tinyurl.com/aa202n8</a>	6S	missed the grand, but ...
#202 08-28-2020	<a href="https://tinyurl.com/aa202n15">https://tinyurl.com/aa202n15</a>	4NT	ambitious 4NT bid
#202 08-28-2020	<a href="https://tinyurl.com/aa202n16">https://tinyurl.com/aa202n16</a>	Dbl	was 2C inverted? Wouldn't double, but looking at partner's hand ...

## Suspicious bidding by both players on same board

#3814 08-25-2020	<a href="https://tinyurl.com/aa814n4">https://tinyurl.com/aa814n4</a>	all N's bids	partner overcalled 2C red. Passed with opening bid and 5C
#202 08-28-2020	<a href="https://tinyurl.com/aa202n2">https://tinyurl.com/aa202n2</a>	1S + Pass	Opened 1S 4th red with 8 HCP, 5332. partner passed with 3334 10HCP
#202 08-28-2020	<a href="https://tinyurl.com/aa202n5">https://tinyurl.com/aa202n5</a>	3C/dbl	13 HCP opposite opening bid, make weak raise - dbl was Strange
#202 08-28-2020	<a href="https://tinyurl.com/aa202n9">https://tinyurl.com/aa202n9</a>	2NT + 3C	opened 11 HCP then bid 2NT showing extras. Partner bid 3C with 13

### C. Conclusions

The Panel concludes that there is overwhelming evidence that Paul Rizza and Jo Watson engaged in premeditated collusive cheating during the bidding and on defense.

The CDR defines “Collusive Cheating” as: “An agreement made between two or more people, at least one of whom is a contestant, or exchange or pass information illicitly. This section includes agreements made by persons who are not partners or contestants, including, but not limited to kibitzers or teammates.” The Panel finds that the Charged Parties engaged in collusive cheating when they agreed to exchange information illicitly by sharing the contents of their individual hands with each other.

For all of the reasons set forth above, the Panel concludes, after carefully weighing all of the evidence and facts in this matter, that the Charging Party has met its burden. Accordingly, the Panel unanimously finds, to a level of comfortable satisfaction, that Paul Rizza and Jo Watson are guilty of the charges. They engaged in premeditated collusive cheating by repeatedly exchanging information other than through legitimate bidding or other methods sanctioned by the Laws, contrary to Law 73B2, while playing on BBO and thereby violated section 3.20 of the then-applicable CDR.

### D. Discipline

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 MP holding.

Considering all of the evidence presented in this case, the Panel shall impose upon the Charged Parties a two-year suspension from all ACBL events followed by a two-year probationary period during which they are excluded from playing together. This partnership exclusion imposed during the probationary period is pursuant to CDR 401 (H). The suspension shall begin 5 days after the distribution of the Notice of Decision. In addition, the Charged Parties shall forfeit all MPs earned together during their online play beginning on the date of their first player memo, September 2, 2020. The penalty imposed by this panel on the Charged Parties falls within the recommendation of the CDR.

The Panel strongly believes that a partnership found guilty of premeditated collusive cheating deserves additional penalties beyond a suspension and probation. Players who are found guilty of premeditated collusive cheating should not be allowed to play together as soon as their suspension is over. Thus, the Panel imposed a penalty that excludes Mr. Rizza and Ms. Watson from playing together in all ACBL events for the two-year probationary period that follows their two-year suspension.

## EXHIBIT A

**From:** noreply@fs3.formsite.com <noreply@fs3.formsite.com>

**Sent:** Wednesday, September 2, 2020 12:18 PM

**To:** Recorder <Recorder@acbl.org>

**Subject:** BBO Player Memo re: pr39 and [pipe:11]

[OUTSIDE Email]

Reference #	7700285
Status	Complete
Do you wish to keep your identity confidential?	No
Filer Name	Stephen Arshan
Are you an ACBL member?	Yes
Filer ACBL member #	L505243
Filer BBO name	StephenNJ
Filer email address	[REDACTED]
How many subjects are you reporting regarding this incident	1
First subject's BBO name	pr39
First subject's real name (if known)	Paul Rizza
Game sponsor	virtual club
What date was the game played?	2020-09-02
What time was the game?	10:45am
Provide the time zone	Eastern
BBO Game #	#524 Atlantic Bridge Club
Board #	8
Describe the problem	Sitting West it went 11-14 1 NT on his right, 3 NT on his left, pass, pass to him. Holding JT9X, QTX, KQXXX, X he made a penalty double. On lead he then led a small H from QTX finding his partner with AKXXXX, down 2. The hand is cold for 10 tricks on any other lead.
Provide a link to the BBO movie	<a href="https://www.bridgebase.com/tools/handviewer.html?bbo=y&amp;lin=pn J3538 StephenNJ pr39 deede5 st%7C%7Cmd%7C2S268H2459KAD7TC2J%2CSQKAH8JD568JC3467%2CS49TJH7TQD234QKCT%2C%7Crh%7C%7Cah%7CBoard%208%7Csv%7Co%7Cmb%7C1N%21%7Can%7C11-14%7Cmb%7Cp%7Cmb%7C3N%7Cmb%7Cp%7Cmb%7Cp%7Cmb%7Cd%7Cmb%7Cp%7Cmb%7Cp%7Cmb%7Cp%7Cp%7Cpc%7CH7%7Cpc%7CH3%7Cpc%7CHA%7Cpc%7CH8%7Cpc%7CH2%7Cpc%7CHJ%7Cpc%7CHQ%7Cpc%7CH6%7Cpc%7CHT%7Cpc%7CS3%7Cpc%7CHK%7Cpc%7CD5%7Cpc%7CH9%7Cpc%7CD6%7Cpc%7CD2%7Cpc%7CS5%7Cpc%7CH5%7Cpc%7CD8%7Cpc%7CD3%7Cpc%7CC5%7Cpc%7CH4%7Cpc%7CC3%7Cpc%7CD4%7Cpc%7CC8%7Cpc%7CDT%7Cpc%7CDJ%7Cpc%7CDQ%7Cpc%7CDA%7Cpc%7CCA%7Cpc%7CC2%7Cpc%7CC6%7Cpc%7CCT%7Cpc%7CCQ%7Cpc%7CCJ%7Cmc%7C7%7C">https://www.bridgebase.com/tools/handviewer.html?bbo=y&amp;lin=pn J3538 StephenNJ pr39 deede5 st%7C%7Cmd%7C2S268H2459KAD7TC2J%2CSQKAH8JD568JC3467%2CS49TJH7TQD234QKCT%2C%7Crh%7C%7Cah%7CBoard%208%7Csv%7Co%7Cmb%7C1N%21%7Can%7C11-14%7Cmb%7Cp%7Cmb%7C3N%7Cmb%7Cp%7Cmb%7Cp%7Cmb%7Cd%7Cmb%7Cp%7Cmb%7Cp%7Cp%7Cpc%7CH7%7Cpc%7CH3%7Cpc%7CHA%7Cpc%7CH8%7Cpc%7CH2%7Cpc%7CHJ%7Cpc%7CHQ%7Cpc%7CH6%7Cpc%7CHT%7Cpc%7CS3%7Cpc%7CHK%7Cpc%7CD5%7Cpc%7CH9%7Cpc%7CD6%7Cpc%7CD2%7Cpc%7CS5%7Cpc%7CH5%7Cpc%7CD8%7Cpc%7CD3%7Cpc%7CC5%7Cpc%7CH4%7Cpc%7CC3%7Cpc%7CD4%7Cpc%7CC8%7Cpc%7CDT%7Cpc%7CDJ%7Cpc%7CDQ%7Cpc%7CDA%7Cpc%7CCA%7Cpc%7CC2%7Cpc%7CC6%7Cpc%7CCT%7Cpc%7CCQ%7Cpc%7CCJ%7Cmc%7C7%7C</a>
Was the Director involved?	Yes
When did the Director get involved (after the hand, during the hand, etc.)?	He was aware during the hand

What is the Director's BBO name?	jimmydinap
What is the Director's real name (if known)?	Jim DiNapoli
Your partner's BBO name	deedee5
Your partner's real name (if known)	Donna Dulet
Your partner's email address (if known)	██████████
Last Update	2020-09-02 12:18:15
Start Time	2020-09-02 12:02:43
Finish Time	2020-09-02 12:18:15
IP	24.191.97.9
Browser	Chrome
OS	Windows
Referrer	<a href="https://www.bridgebase.com/v3/">https://www.bridgebase.com/v3/</a>

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<b>Reference #</b>	7700284
<b>Status</b>	Complete
<b>Do you wish to keep your identity confidential?</b>	No
<b>Filer Name</b>	James DiNapoli
<b>Are you an ACBL member?</b>	Yes
<b>Filer ACBL member #</b>	q668914
<b>Filer BBO name</b>	jimmydinap
<b>Filer email address</b>	[REDACTED]
<b>How many subjects are you reporting regarding this incident</b>	2
<b>First subject's BBO name</b>	pr39
<b>Second subject's BBO name</b>	jj3538
<b>Game sponsor</b>	virtual club
<b>What date was the game played?</b>	2020-09-02
<b>What time was the game?</b>	10:45 AM
<b>Provide the time zone</b>	eastern
<b>BBO Game #</b>	524
<b>Board #</b>	8 among others
<b>Describe the problem</b>	<p>We have had numerous observations by numerous players Please review board 8 particularly but also review all the hands to get a good picture.</p> <p>We may lose players over this</p> <p>I am the director</p> <p>stephennj contacted the director</p>
<b>Provide a link to the BBO movie</b>	I don't know what this means
<b>Was the Director involved?</b>	Yes

<b>When did the Director get involved (after the hand, during the hand, etc.)?</b>	during and after
<b>What is the Director's BBO name?</b>	jimmydinap
<b>Your partner's BBO name</b>	director reporting issue
<b>Last Update</b>	2020-09-02 11:40:41
<b>Start Time</b>	2020-09-02 11:33:43
<b>Finish Time</b>	2020-09-02 11:40:41
<b>IP</b>	24.185.51.126
<b>Browser</b>	IE
<b>OS</b>	Windows
<b>Referrer</b>	<a href="https://www.bridgebase.com/v3/">https://www.bridgebase.com/v3/</a>

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## Sabrina Goley

---

**From:** noreply@fs3.formsite.com on behalf of deeder5 at verizon.net  
<noreply@fs3.formsite.com>  
**Sent:** Friday, September 4, 2020 1:01 PM  
**To:** Recorder  
**Subject:** BBO Player Memo re: pr9 and [pipe:11]  
**Categories:** member # requested

[OUTSIDE Email]

Reference #	7700294
Status	Complete
Do you wish to keep your identity confidential?	No
Filer Name	Donna dulet
Are you an ACBL member?	Yes
Filer ACBL member #	5952573
Filer BBO name	deedee5
Filer email address	[REDACTED]
How many subjects are you reporting regarding this incident	1
First subject's BBO name	pr9
First subject's real name (if known)	Paul Rizza
Game sponsor	virtual club
What date was the game played?	2020-09-02
What time was the game?	10:45
Provide the time zone	Eastern
BBO Game #	524
Board #	8
Describe the problem	North doubled and led a heart on a bblind auction.
Was the Director involved?	Yes

<b>When did the Director get involved (after the hand, during the hand, etc.)?</b>	during
<b>What is the Director's BBO name?</b>	vacb268300
<b>What is the Director's real name (if known)?</b>	Jim
<b>Your partner's BBO name</b>	stephennj
<b>Your partner's real name (if known)</b>	Stephen Arshan
<b>Last Update</b>	2020-09-04 13:01:08
<b>Start Time</b>	2020-09-04 12:54:22
<b>Finish Time</b>	2020-09-04 13:01:08
<b>IP</b>	108.35.196.105
<b>Browser</b>	IE
<b>OS</b>	Windows
<b>Referrer</b>	https://www.bridgebase.com/v3/

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<b>Status</b>	Complete
<b>Do you wish to keep your identity confidential?</b>	No
<b>Filer Name</b>	Ruth Houkom
<b>Are you an ACBL member ?</b>	Yes
<b>Filer ACBL member #</b>	2181509
<b>Filer BBO name</b>	tucangel
<b>Filer email address</b>	
<b>How many subjects are you reporting regarding this incident</b>	2
<b>First subject's BBO name</b>	JJ3538
<b>First subject's</b>	Jo

**real  
name (if  
known)**

---

**First  
subject's  
ACBL #  
(if  
known)** 5888336

---

**Second  
subject's  
BBO  
name** pr39

---

**Second  
subject's  
real  
name (if  
known)** Paul Rizza

---

**Second  
subject's  
ACBL #  
(if  
known)** L957160

---

**Game  
sponsor** virtual club

---

**What  
date  
was the  
game  
played?** 2021-02-02

---

**What  
time  
was the  
game?** 1:20

---

**Provide  
the time  
zone** AZ

---

**BBO  
Game #** 38704

---

**Board #** 17

---

**Describe the problem** North opened 1D, I doubled with 15 HCP, South bid 3D with 1 point and 4 diamonds. I questioned her bid after the hand was played. Paul defended her by saying it was inverted minors. She also had a 4 card major.

We've been watching this pair for some time now. They somehow come up with very interesting bids and leads. Recently as players have complained, I have asked them to send this form.

THANKS!!!!

---

**Provide a link to the BBO movie** [https://webutil.bridgebase.com/v2/vacbl/vacbl\\_command\\_processor.php?command=show\\_tourney\\_board\\_traveler&dealid=38490-1612285530-43690651](https://webutil.bridgebase.com/v2/vacbl/vacbl_command_processor.php?command=show_tourney_board_traveler&dealid=38490-1612285530-43690651)

---

**Was the Director involved ?** No

---

**Your partner's BBO name** dgaefke

---

**Your partner's real name (if known)** Dave Gaefka

---

**Last Update** 2021-02-02 16:44:14

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**Start Time** 2021-02-02 16:33:59

---

**Finish Time** 2021-02-02 16:44:14

---

**IP** 71.226.43.40

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**Browser** Chrome

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**Device** Desktop

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**Referrer** N/A

---

## Robert Gordon

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**From:** Jess Stuart [REDACTED]  
**Sent:** Monday, September 28, 2020 1:43 PM  
**To:** Robert Gordon  
**Subject:** Re: pr39 - JJ3538  
**Attachments:** Paul Rizza and JJ3538.docx

[OUTSIDE Email]

Throw the book at 'em. This pair made some of the most egregious bids and defensive plays I have seen in reviewing hands played on BBO.

Of the 54 hands I evaluated, I rate twenty of them (37%) a 4 or 5 with only two 2s and no 1s.

Sessions were:

2181 at 10:45 A.M. on August 21,  
3814 at 10:45 on August 25, and  
197 on August 27.

Jess

On Tue, Sep 22, 2020 at 11:45 AM Robert Gordon <[robb.gordon@acbl.org](mailto:robb.gordon@acbl.org)> wrote:

Here you go.

**Robb Gordon**

**National Recorder**



American Contract  
Bridge League

American Contract Bridge League

6575 Windchase Blvd.

Hom Lake MS 38637-1523

**Phone 662-253-3167**

**email: [robb.gordon@acbl.org](mailto:robb.gordon@acbl.org)**

<b>Status</b>	Complete
<b>Do you wish to keep your identity confidential?</b>	No
<b>Filer Name</b>	Stephanie Marsden
<b>Are you an ACBL member?</b>	Yes
<b>Filer ACBL member #</b>	3967549
<b>Filer BBO name</b>	Pydeegirl
<b>Filer email address</b>	[REDACTED]
<b>How many subjects are you reporting regarding this incident</b>	2
<b>First subject's BBO name</b>	pr39
<b>First subject's real name (if known)</b>	Paul Rizza
<b>Second subject's BBO name</b>	jj3538
<b>Second subject's real name (if known)</b>	Joana Chau
<b>Game sponsor</b>	virtual club
<b>What date was the game played?</b>	2021-01-25
<b>What time was the game?</b>	1:20
<b>Provide the time zone</b>	MST
<b>BBO Game #</b>	54034
<b>Board #</b>	#5 and #9
<b>Describe the problem</b>	<p>On board #5, they were the only pair to find slam.</p> <p>On board #9, everyone was making their game, but they managed to set us,</p> <p>This is the first time I have requested that ACBL look into this pair, however, I have suspected them for a long time.</p>
<b>Was the Director involved?</b>	Yes

<b>When did the Director get involved (after the hand, during the hand, etc.)?</b>	after the game
<b>What is the Director's BBO name?</b>	tucangel
<b>What is the Director's real name (if known)?</b>	Ruth Houkom
<b>Your partner's BBO name</b>	pfh1508
<b>Your partner's real name (if known)</b>	Paige Hamner
<b>Last Update</b>	2021-01-25 17:15:44
<b>Start Time</b>	2021-01-25 16:57:08
<b>Finish Time</b>	2021-01-25 17:15:44
<b>IP</b>	24.251.52.126
<b>Browser</b>	Safari
<b>Device</b>	Desktop
<b>Referrer</b>	N/A

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**Do you wish to remain anonymous?**

yes

**Filer:** [REDACTED]

**ACBL #:** [REDACTED]

**Email:** [REDACTED]

**Subjects of this report:**

**Opponent:** Paul Rizza

**ACBL #:**

**Direction:**North

**Opponent:** Jo Watson

**ACBL #:**

**Direction:** South

**Location where incident being reported occurred:**

**City and State:** Tucson, AZ

**Tournament name:** NWTucson Bridge Club

**Date:** 01/14/2021

**Event:** Tucson Charity Bridge 1199er

**Session:** 1:20

**Section:** BBO #36550

**Please explain your concern in this matter:**

South, my RHO opened 1spade, I ovecaled 2D. My LHO Paul Rizza, north bid 3NT. He had 3 spades and 7 HCP He had a LTC of10. There was no reason for him to bid 3NT. A ll other N/S were in 3S making or 4S going down. We got a 0 on the board. I think his action was suspicious

**Questions regarding incident:**

**Was a director consulted?** Yes

**When?** djuring play

**By whom?** [REDACTED]

**Director's name:** vacb276055

**Record**

**Board #:** 5

**Auction(please provide all relevant information including complete hand record if unable to upload or provide a link):**

<https://tinyurl.com/yve5up4l>

**Upload hand record:**

**Link to hand record**

**Partner and/or other witnesses:**

**Partner:** [REDACTED]

**ACBL#:** [REDACTED]

**Other witnesses:**

<b>Reference #</b>	7700287
<b>Status</b>	Complete
<b>Do you wish to keep your identity confidential?</b>	Yes
<b>Filer Name</b>	██████████
<b>Are you an ACBL member?</b>	Yes
<b>Filer ACBL member #</b>	██████████
<b>Filer BBO name</b>	██████████
<b>Filer email address</b>	████████████████████
<b>How many subjects are you reporting regarding this incident</b>	1
<b>First subject's BBO name</b>	pr39
<b>First subject's real name (if known)</b>	Paul
<b>First subject's ACBL # (if known)</b>	L957160
<b>Game sponsor</b>	virtual club
<b>What date was the game played?</b>	2020-09-02
<b>What time was the game?</b>	10:45
<b>Provide the time zone</b>	edt
<b>BBO Game #</b>	#524
<b>Board #</b>	8
<b>Describe the problem</b>	<p>This has been previously reported by Stephen Arshan, a player in the game. But I would like more guidance.</p> <p>The director of the club, Jim Dinapoli, Sr asked me to look at it and take no further action (as in adjusting score, etc).</p> <p>He had taken away the double but I don't feel this is enough.</p> <p>His comment: "We cannot accuse anyone of cheating and I am</p>

not doing so with Paul.  
 There were complaints of perceived irregularities. As such, the issue was referred to the ACBL.  
 Although players can be barred for various reasons, I am leaving this to the ACBL.  
 If you choose to do otherwise, feel free to do so."

IMO, clearly on this hand, Paul knew what his partner had. Why on earth would he 1) double 2) lead a Heart from Q10x particularly when, if he believes his partner has majors (no stayman), he has an easy lead from J109x

Is Jim right that we cannot accuse cheaters? And that we cannot bar them from our club?

**Provide a link to the BBO movie**

<https://www.bridgebase.com/tools/handviewer.html?bbo=y&lin=pn|JJ3538,StephenNJ,pr39,dee5|st%7C%7Cmd%7C2S268H2459KAD7TC2J%2CSQKAH8JD568JC3467%2CS49TJH7TQD234QKCT%2C%7Crh%7C%7Cah%7CBoard%208%7Csv%7Co%7Cmb%7C1N%21%7Can%7C11-14%7Cmb%7Cp%7Cmb%7C3N%7Cmb%7Cp%7Cmb%7Cp%7Cmb%7Cd%7Cmb%7Cp%7Cmb%7Cp%7Cmb%7Cp%7Cpc%7CH7%7Cpc%7CH3%7Cpc%7CHA%7Cpc%7CH8%7Cpc%7CH2%7Cpc%7CHJ%7Cpc%7CHQ%7Cpc%7CH6%7Cpc%7CHT%7Cpc%7CS3%7Cpc%7CHK%7Cpc%7CD5%7Cpc%7CH9%7Cpc%7CD6%7Cpc%7CD2%7Cpc%7CS5%7Cpc%7CH5%7Cpc%7CD8%7Cpc%7CD3%7Cpc%7CC5%7Cpc%7CH4%7Cpc%7CC3%7Cpc%7CD4%7Cpc%7CC8%7Cpc%7CDT%7Cpc%7CDJ%7Cpc%7CDQ%7Cpc%7CDA%7Cpc%7CCA%7Cpc%7CC2%7Cpc%7CC6%7Cpc%7CCT%7Cpc%7CCQ%7Cpc%7CCJ%7Cmc%7C7%7C>

<b>Was the Director involved?</b>	Yes
<b>When did the Director get involved (after the hand, during the hand, etc.)?</b>	After hand
<b>What is the Director's BBO name?</b>	vacb268300
<b>What is the Director's real name (if known)?</b>	Jim Dinapoli, Jr
<b>Your partner's BBO name</b>	n/a

<b>Last Update</b>	2020-09-03 09:06:44
<b>Start Time</b>	2020-09-03 08:45:16
<b>Finish Time</b>	2020-09-03 09:06:44
<b>IP</b>	67.86.189.93
<b>Browser</b>	IE
<b>OS</b>	Windows
<b>Referrer</b>	<a href="https://fs3.formsite.com/acbl/g1rqeexvzd/index.html">https://fs3.formsite.com/acbl/g1rqeexvzd/index.html</a>

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## EXHIBIT B

Orange Highlight is for completion by Investigator

Green Highlight is for completion by Robb prior to submission to Investigator

<b>INVESTIGATOR:</b>	Robb Gordon
----------------------	-------------

**INVESTIGATOR'S SUMMARY:**

1. Why or why not do you think they are exchanging information?  
Too many obvious impossible auctions and defenses
2. Do they tend to signal honestly on defense?  
Yes, mostly
3. Describe their skill level:  
PR is a competent club player. JJ is intermediate
4. What trends or patterns did you see? (i.e., never use Blackwood, this bid meant one thing on this hand, but something else later, wrong hand makes penalty doubles, never lead from an ace when it's wrong, etc.)  
frequently bypass 4 card majors when partner has no fit, often bid NT when partner has the stopper in opps suit.

game 2181											TYPE	SCORE	COMMENT
8/21/2020													
Nº	Time	North	South	East	West	Result	Points	Score	Movie	Traveller	(VC-Virtual Club, SP=Speedball, R=Regional, NO=National Online Event)		
Withdraw							N/A						
1	7:52	pr39	JJ3538	jlocean	beachgramm	3♥N-1	-50	100.00%	<a href="https://tinyurl.com/aa181n1">https://tinyurl.com/aa181n1</a>	Traveller		3	pushy to compete
2	8:00	pr39	JJ3538	jlocean	beachgramm	6NS=	1440	100.00%	<a href="https://tinyurl.com/aa181n2">https://tinyurl.com/aa181n2</a>	Traveller		5	suspicious. Compare 1NT opening with board 3. What does 2C followed by 2S mean? What is 4NT over 2NT? What is 5H (they are supposed to be playing RKC 1430.). How does north know to end up in NT?
3	8:04	pr39	JJ3538	StephenNJ	pjstein	3♦N+2	150	80.00%	<a href="https://tinyurl.com/aa181n3">https://tinyurl.com/aa181n3</a>	Traveller		4	not opening 1NT was a good idea
4	8:09	pr39	JJ3538	StephenNJ	pjstein	A==	N/A	50.00%	<a href="https://tinyurl.com/aa181n4">https://tinyurl.com/aa181n4</a>	Traveller	VC	?	weird auction adjusted to average score by director
5	8:19	pr39	JJ3538	clarasusan	frugel	2♠E=	-110	50.00%	<a href="https://tinyurl.com/aa181n5">https://tinyurl.com/aa181n5</a>	Traveller		3	
6	8:26	pr39	JJ3538	clarasusan	frugel	3NW-1	100	90.00%	<a href="https://tinyurl.com/aa181n6">https://tinyurl.com/aa181n6</a>	Traveller		3	

7	8:33	pr39	JJ3538	jmgfours	zellie	2♦S+2	130	40.00%	<a href="https://tinyurl.com/aa181n7">https://tinyurl.com/aa181n7</a>	Traveller	4	bidding 1NT with no stop and 4 hearts was not best but suggested UI
8	8:39	pr39	JJ3538	jmgfours	zellie	4♠W-1	50	50.00%	<a href="https://tinyurl.com/aa181n8">https://tinyurl.com/aa181n8</a>	Traveller	3	
9	8:48	pr39	JJ3538	osprey74	van nuys	3♦N=	110	20.00%	<a href="https://tinyurl.com/aa181n9">https://tinyurl.com/aa181n9</a>	Traveller	2	don't understand why the bid over 1NT and if bidding why not 2C. 2S described as "relay" with no explanation and 2NT is natural so it isn't that.
10	8:54	pr39	JJ3538	osprey74	van nuys	3♣W-2	500	100.00%	<a href="https://tinyurl.com/aa181n10">https://tinyurl.com/aa181n10</a>	Traveller	5	taking 3 calls with north hand appears irrational until you look at south. The lead suggests UI as well
11	9:02	pr39	JJ3538	keppler765	MikeWG	3♥N-2	-100	20.00%	<a href="https://tinyurl.com/aa181n11">https://tinyurl.com/aa181n11</a>	Traveller	5	2H can be forgiven but 3H is smoking.
12	9:08	pr39	JJ3538	keppler765	MikeWG	3NW-2	100	70.00%	<a href="https://tinyurl.com/aa181n12">https://tinyurl.com/aa181n12</a>	Traveller	3	
13	9:13	pr39	JJ3538	pattyda	k crosta	3♣E+2	-150	20.00%	<a href="https://tinyurl.com/aa181n13">https://tinyurl.com/aa181n13</a>	Traveller	3	mislick on defense
14	9:18	pr39	JJ3538	pattyda	k crosta	4♠N=	420	60.00%	<a href="https://tinyurl.com/aa181n14">https://tinyurl.com/aa181n14</a>	Traveller	4	bidding 4S here is bizarre. You have so much slam equity. But of course slam would be terrible here.
15	9:31	pr39	JJ3538	Larry07746	stormy0774	3♠W+1	-170	50.00%	<a href="https://tinyurl.com/aa181n15">https://tinyurl.com/aa181n15</a>	Traveller	3	3D wasn't an alert on 9 but alerted here.
16	9:37	pr39	JJ3538	Larry07746	stormy0774	4♠S-1	-50	0.00%	<a href="https://tinyurl.com/aa181n16">https://tinyurl.com/aa181n16</a>	Traveller	3	
17	9:43	pr39	JJ3538	Joaniepar	Grampabob	4♥N-1	-50	30.00%	<a href="https://tinyurl.com/aa181n17">https://tinyurl.com/aa181n17</a>	Traveller	2	l's rather chance 6D than 4H.
18	9:51	pr39	JJ3538	Joaniepar	Grampabob	4♥W-2	100	90.00%	<a href="https://tinyurl.com/aa181n18">https://tinyurl.com/aa181n18</a>	Traveller	3	

8/25/2020

Game 3814

Nº	Time	North	South	East	West	Result	Points	Score	Movie	Traveller
Withdraw							N/A			
1	7:49	pr39	JJ3538	msredfox	ldg9	1NN=	90	33.33%	<a href="https://tinyurl.com/aa814n1">https://tinyurl.com/aa814n1</a>	Traveller
2	7:55	pr39	JJ3538	msredfox	ldg9	3♥N=	140	100.00%	<a href="https://tinyurl.com/aa814n2">https://tinyurl.com/aa814n2</a>	Traveller

VC

SCORE	COMMENT
3	
4	Most would overcall 1H and be defending 3S

3	8:01	pr39	JJ3538	msredfox	ldg9	3NN-1	-50	0.00%	<a href="https://tinyurl.com/aa814n3">https://tinyurl.com/aa814n3</a>	Traveller
4	8:07	pr39	JJ3538	van nuys	pgear	3♦E=	-110	100.00%	<a href="https://tinyurl.com/aa814n4">https://tinyurl.com/aa814n4</a>	Traveller
5	8:13	pr39	JJ3538	van nuys	pgear	5♦xE-1	100	100.00%	<a href="https://tinyurl.com/aa814n5">https://tinyurl.com/aa814n5</a>	Traveller
6	8:19	pr39	JJ3538	van nuys	pgear	2♠S=	110	100.00%	<a href="https://tinyurl.com/aa814n6">https://tinyurl.com/aa814n6</a>	Traveller
7	8:25	rmooney52	k crosta	pr39	JJ3538	1♥N=	-80	50.00%	<a href="https://tinyurl.com/ab814n7">https://tinyurl.com/ab814n7</a>	Traveller
8	8:30	rmooney52	k crosta	pr39	JJ3538	2♥E+3	200	66.67%	<a href="https://tinyurl.com/aa814n8">https://tinyurl.com/aa814n8</a>	Traveller
9	8:36	rmooney52	k crosta	pr39	JJ3538	3NE+2	660	100.00%	<a href="https://tinyurl.com/aa814n9">https://tinyurl.com/aa814n9</a>	Traveller
10	8:42	frugel	clarasusan	pr39	JJ3538	3♣W=	110	100.00%	<a href="https://tinyurl.com/aa814n10">https://tinyurl.com/aa814n10</a>	Traveller
11	8:48	frugel	clarasusan	pr39	JJ3538	1NW-1	-50	50.00%	<a href="https://tinyurl.com/aa814n11">https://tinyurl.com/aa814n11</a>	Traveller
12	8:53	frugel	clarasusan	pr39	JJ3538	1NN=	-90	0.00%	<a href="https://tinyurl.com/aa814n12">https://tinyurl.com/aa814n12</a>	Traveller
13	9:00	chloeclair	hns1	pr39	JJ3538	2NS-2	200	100.00%	<a href="https://tinyurl.com/aa814n13">https://tinyurl.com/aa814n13</a>	Traveller
14	9:06	chloeclair	hns1	pr39	JJ3538	4♦xE-3	-500	0.00%	<a href="https://tinyurl.com/aa814n14">https://tinyurl.com/aa814n14</a>	Traveller
15	9:10	chloeclair	hns1	pr39	JJ3538	2♣xW-2	-300	100.00%	<a href="https://tinyurl.com/aa814n15">https://tinyurl.com/aa814n15</a>	Traveller
16	9:18	durkinmary	MikeWG	pr39	JJ3538	2NN-4	200	66.67%	<a href="https://tinyurl.com/aa814n16">https://tinyurl.com/aa814n16</a>	Traveller
17	9:25	durkinmary	MikeWG	pr39	JJ3538	5♦N=	-400	33.33%	<a href="https://tinyurl.com/aa814n17">https://tinyurl.com/aa814n17</a>	Traveller
18	9:33	durkinmary	MikeWG	pr39	JJ3538	4♥S+1	-650	50.00%	<a href="https://tinyurl.com/aa814n18">https://tinyurl.com/aa814n18</a>	Traveller

5	In 2020 32 doubleton is a stopper in opps suit?
5	2c overcall on nothing - partner with KJTx support and opening values fails to raise
3	
3	
3	nobody would pass with the south hand. OTOH, passing wasn't best.
2	passed 1st seat with 3 aces - missed a good game
4	bypassed 1H response
3	
3	didn't bypass major this time
1	H lead anti-cheating
3	
3	
3	
3	
5	heart lead quite a surprise
2	forgot to cash spade

<b>Game 197</b>										
8/27/2020										
Nº	Time	North	South	East	West	Result	Points	Score	Movie	Traveller
						Withdraw		N/A		
37	7:50	maryskidli	Gid12git	pr39	JJ3538	4♥N+1	-450	100.00%	<a href="https://tinyurl.com/aa197n1">https://tinyurl.com/aa197n1</a>	Traveller
38	7:54	maryskidli	Gid12git	pr39	JJ3538	1NE+2	150	100.00%	<a href="https://tinyurl.com/aa197n2">https://tinyurl.com/aa197n2</a>	Traveller

TYPE	SCORE	COMMENT
(VC-Virtual Club, SP=Speedball, R=Regional, NO=National Online Event)		
	5	Smoking - led Q from Qxx instead of KQTx
	4	Bypassed spades to bid 1NT

39	7:59	maryskidli	Gid12git	pr39	JJ3538	3NE+1	630	100.00%	<a href="https://tinyurl.com/ab197n3">https://tinyurl.com/ab197n3</a>	Traveller		3	
40	8:07	pr39	JJ3538	Elaine F B	CAL514	3♠E-1	200	100.00%	<a href="https://tinyurl.com/aa197n4">https://tinyurl.com/aa197n4</a>	Traveller	VC	3	Led A from AQJ but auction suggested it.
41	8:13	pr39	JJ3538	Elaine F B	CAL514	2♥E+1	-140	33.33%	<a href="https://tinyurl.com/aa197n5">https://tinyurl.com/aa197n5</a>	Traveller		5	Spade shift trick 2 uncalled for
42	8:18	pr39	JJ3538	Elaine F B	CAL514	3NN+1	430	100.00%	<a href="https://tinyurl.com/aa197n6">https://tinyurl.com/aa197n6</a>	Traveller		4	Bid 3NT with QJ tight as stopper
43	8:29	pr39	JJ3538	b999	van nuys	3♥E+1	-170	100.00%	<a href="https://tinyurl.com/aa197n7">https://tinyurl.com/aa197n7</a>	Traveller		3	
44	8:35	pr39	JJ3538	b999	van nuys	5♦xW-1	100	0.00%	<a href="https://tinyurl.com/aa197n8">https://tinyurl.com/aa197n8</a>	Traveller		2	should compete to 5S
45	8:42	pr39	JJ3538	b999	van nuys	5♠x E-2	500	100.00%	<a href="https://tinyurl.com/aa197n9">https://tinyurl.com/aa197n9</a>	Traveller		1	tried to lose a trick by hopping ace of diamonds.
46	8:52	pr39	JJ3538	arfox	vbonini	3♥E-1	100	100.00%	<a href="https://tinyurl.com/aa197n10">https://tinyurl.com/aa197n10</a>	Traveller		4	overcall 4 cd suit at 2 level, never introduced spades
47	8:58	pr39	JJ3538	arfox	vbonini	1NN+4	210	66.67%	<a href="https://tinyurl.com/aa197n11">https://tinyurl.com/aa197n11</a>	Traveller		5	1NT balance has to be UI (but don't understand why no double)
48	9:04	pr39	JJ3538	arfox	vbonini	2♠W-4	200	100.00%	<a href="https://tinyurl.com/aa197n12">https://tinyurl.com/aa197n12</a>	Traveller		3	
49	9:11	durkinmary	MikeWG	pr39	JJ3538	3NE+1	630	100.00%	<a href="https://tinyurl.com/aa197n13">https://tinyurl.com/aa197n13</a>	Traveller		3	
50	9:16	durkinmary	MikeWG	pr39	JJ3538	1♠E=	80	0.00%	<a href="https://tinyurl.com/aa197n14">https://tinyurl.com/aa197n14</a>	Traveller		3	
51	9:21	durkinmary	MikeWG	pr39	JJ3538	3NS-1	100	66.67%	<a href="https://tinyurl.com/aa197n15">https://tinyurl.com/aa197n15</a>	Traveller		5	S10 play at trick 1 is a smoking gun
52	9:31	rich4741	StephenNJ	pr39	JJ3538	3♥N-1	50	100.00%	<a href="https://tinyurl.com/aa197n16">https://tinyurl.com/aa197n16</a>	Traveller		4	Club A lead instead of JT9X of diamonds
53	9:35	rich4741	StephenNJ	pr39	JJ3538	1♦E+1	90	83.33%	<a href="https://tinyurl.com/aa197n17">https://tinyurl.com/aa197n17</a>	Traveller		3	but I bet most wests would respond.
54	9:42	rich4741	StephenNJ	pr39	JJ3538	3NN=	-600	66.67%	<a href="https://tinyurl.com/aa197n18">https://tinyurl.com/aa197n18</a>	Traveller		3	

**Game 202**

8/28/2020

Nº	Time	North	South	East	West	Result	Points	Score	Movie	Traveller	TYPE	SCORE	COMMENT
Withdraw							N/A				(VC-Virtual Club, SP=Speedball, R=Regional, NO=National Online Event)		
55	7:50	pr39	JJ3538	Yellow7128	Downashore	4♠S-2	-100	0.00%	<a href="https://tinyurl.com/aa202n1">https://tinyurl.com/aa202n1</a>	Traveller		3	
56	7:55	pr39	JJ3538	Yellow7128	Downashore	3♦W-1	50	100.00%	<a href="https://tinyurl.com/aa202n2">https://tinyurl.com/aa202n2</a>	Traveller		3	but 4th seat opening is weird
57	8:01	pr39	JJ3538	gigidolan	zeejayg1co	3NN-2	-100	50.00%	<a href="https://tinyurl.com/aa202n3">https://tinyurl.com/aa202n3</a>	Traveller		4	No Stayman

58	8:06	pr39	JJ3538	gigidolan	zeejayg1co	4NW+1	-660	12.50%	<a href="https://tinyurl.com/ab202n4">https://tinyurl.com/ab202n4</a>	Traveller	VC	2	extremely weird lead
59	8:15	pr39	JJ3538	pattyda	k crosta	3♠E-3	500	75.00%	<a href="https://tinyurl.com/aa202n5">https://tinyurl.com/aa202n5</a>	Traveller		5	3C with 13HCP is smoking double is flaming
60	8:22	pr39	JJ3538	pattyda	k crosta	6♣S-2	-100	0.00%	<a href="https://tinyurl.com/ab202n6">https://tinyurl.com/ab202n6</a>	Traveller		4	bidding over 3NT is strange but got to 50% slam that goes down.
61	8:28	pr39	JJ3538	sylviahall	tmw5151	4♠N-2	-200	12.50%	<a href="https://tinyurl.com/aa202n7">https://tinyurl.com/aa202n7</a>	Traveller		4	4S is a huge overbid - but went down in cold contract
62	8:33	pr39	JJ3538	sylviahall	tmw5151	6♠S+1	1010	100.00%	<a href="https://tinyurl.com/aa202n8">https://tinyurl.com/aa202n8</a>	Traveller		5	This was an impossible smoking gun - flagrant
63	8:38	pr39	JJ3538	RAMartinPI	jrgraef	3♠N=	110	25.00%	<a href="https://tinyurl.com/aa202n9">https://tinyurl.com/aa202n9</a>	Traveller		5	bidding by both n and south impossible
64	8:45	pr39	JJ3538	RAMartinPI	jrgraef	3NW+2	-660	0.00%	<a href="https://tinyurl.com/aa202n10">https://tinyurl.com/aa202n10</a>	Traveller		3	
65	8:49	pr39	JJ3538	StephenNJ	pjstein	3♥W-2	100	87.50%	<a href="https://tinyurl.com/aa202n11">https://tinyurl.com/aa202n11</a>	Traveller		3	
66	8:56	pr39	JJ3538	StephenNJ	pjstein	4♥W=	-420	37.50%	<a href="https://tinyurl.com/aa202n12">https://tinyurl.com/aa202n12</a>	Traveller		3	
67	9:05	pr39	JJ3538	keppler765	MikeWG	5♠xN-1	-200	12.50%	<a href="https://tinyurl.com/aa202n13">https://tinyurl.com/aa202n13</a>	Traveller		5	5 clubs is impossible without ui
68	9:12	pr39	JJ3538	keppler765	MikeWG	3♦E-2	100	100.00%	<a href="https://tinyurl.com/aa202n14">https://tinyurl.com/aa202n14</a>	Traveller		3	
69	9:19	pr39	JJ3538	Addie1430	karshan239	6♥S+1	1460	100.00%	<a href="https://tinyurl.com/aa202n15">https://tinyurl.com/aa202n15</a>	Traveller		5	This is bidding by people who want to get caught.
70	9:25	pr39	JJ3538	Addie1430	karshan239	3♥xE=	-730	0.00%	<a href="https://tinyurl.com/aa202n16">https://tinyurl.com/aa202n16</a>	Traveller		4	speculative double, but partner having extras makes it extra suspicious
71	9:34	pr39	JJ3538	msredfox	orchidchic	3NW-1	50	100.00%	<a href="https://tinyurl.com/aa202n17">https://tinyurl.com/aa202n17</a>	Traveller		4	That is quite a lead
72	9:39	pr39	JJ3538	msredfox	orchidchic	4♥xE+1	-690	0.00%	<a href="https://tinyurl.com/aa202n18">https://tinyurl.com/aa202n18</a>	Traveller	3	wild bidding - they had to be shooting	

**Game 205**

3/29/2021

Nº	Time	North	South	East	West	Result	Points	Score	Movie	Traveller
						Withdraw		N/A		
132	13:26	pr39	JJ3538	chicagomj	mjshel5	3♠N-1	-50	87.50%	<a href="https://tinyurl.com/aa329n1">https://tinyurl.com/aa329n1</a>	Traveller
133	13:32	pr39	JJ3538	chicagomj	mjshel5	4♠S-1	-100	75.00%	<a href="https://tinyurl.com/aa329n02">https://tinyurl.com/aa329n02</a>	Traveller
134	13:36	pr39	JJ3538	arlomcd	FRG1950	4♥S+2	480	50.00%	<a href="https://tinyurl.com/aa329n03">https://tinyurl.com/aa329n03</a>	Traveller

TYPE	SCORE	COMMENT
(VC-Virtual Club, SP=Speedball, R=Regional, NO=National Online Event)		
	3	strange auction
	4	2S bid is a bit suspicious
	4	This pair bid Blackwood over the overcall on a similar hand.

135	13:42	pr39	JJ3538	arlomcd	FRG1950	3♠S-1	-100	62.50%	<a href="https://tinyurl.com/aa329n04">https://tinyurl.com/aa329n04</a>	Traveller	VC	4	3S doesn't make sense unless you know partner has 6
136	13:48	pr39	JJ3538	skater33	NEday	3♥W=	-140	25.00%	<a href="https://tinyurl.com/aa329n05">https://tinyurl.com/aa329n05</a>	Traveller		3	their jump raises seem to mean different things
137	13:53	pr39	JJ3538	skater33	NEday	1NW-1	100	62.50%	<a href="https://tinyurl.com/aa329n06">https://tinyurl.com/aa329n06</a>	Traveller		3	
138	13:58	pr39	JJ3538	rickybehr	ovbabe	2♠N-3	-300	0.00%	<a href="https://tinyurl.com/aa329n07">https://tinyurl.com/aa329n07</a>	Traveller		3	
139	14:04	pr39	JJ3538	rickybehr	ovbabe	4♥S-1	-50	37.50%	<a href="https://tinyurl.com/aa329n08">https://tinyurl.com/aa329n08</a>	Traveller		4	this seems like a strange way to get to 4H
140	14:12	pr39	JJ3538	1bayleaf	Kodii2	1♠N=	80	75.00%	<a href="https://tinyurl.com/aa329n09">https://tinyurl.com/aa329n09</a>	Traveller		3	
141	14:16	pr39	JJ3538	1bayleaf	Kodii2	3NS+3	690	50.00%	<a href="https://tinyurl.com/aa329n10">https://tinyurl.com/aa329n10</a>	Traveller		2	they might have gotten to 5D
142	14:27	pr39	JJ3538	Geojk	MPrimeau	4♠xE+2	-710	0.00%	<a href="https://tinyurl.com/aa329n11">https://tinyurl.com/aa329n11</a>	Traveller		1	
143	14:32	pr39	JJ3538	Geojk	MPrimeau	1NS-1	-100	50.00%	<a href="https://tinyurl.com/aa329n12">https://tinyurl.com/aa329n12</a>	Traveller		3	
144	14:41	pr39	JJ3538	Pydeegirl	pfh1508	2♠S=	110	0.00%	<a href="https://tinyurl.com/aa329n13">https://tinyurl.com/aa329n13</a>	Traveller		2	why not x 1NT?
145	14:45	pr39	JJ3538	Pydeegirl	pfh1508	3♥S+1	170	62.50%	<a href="https://tinyurl.com/aa329n14">https://tinyurl.com/aa329n14</a>	Traveller		3	
146	14:52	pr39	JJ3538	SCSplayer2	scsplayer	4♠S+1	650	25.00%	<a href="https://tinyurl.com/aa329n15">https://tinyurl.com/aa329n15</a>	Traveller		3	
147	14:56	pr39	JJ3538	SCSplayer2	scsplayer	3NS+3	490	87.50%	<a href="https://tinyurl.com/aa329n16">https://tinyurl.com/aa329n16</a>	Traveller		3	no stayman but reasonable
148	15:03	pr39	JJ3538	dmendelow	elinorhorn	3NS=	400	62.50%	<a href="https://tinyurl.com/aa329n17">https://tinyurl.com/aa329n17</a>	Traveller		5	Yes, S has extras, but no reason to think 3NT would have play
149	15:07	pr39	JJ3538	dmendelow	elinorhorn	4♠S=	620	50.00%	<a href="https://tinyurl.com/aa329n18">https://tinyurl.com/aa329n18</a>	Traveller	3		

# EXHIBIT C

<p><b>SPECIAL DOUBLES</b></p> <p>After Overcall: <b>Penalty</b> <input checked="" type="checkbox"/> 3S          Negative <input checked="" type="checkbox"/> thru 3S          Responsive: <input checked="" type="checkbox"/> thru 3s _____ Maximal <input type="checkbox"/>          Support: Dbl <input type="checkbox"/> thru 2s _____ Rdbl <input type="checkbox"/>          Card-showing <input type="checkbox"/> Min. Offshape T/O <input type="checkbox"/>          Stolen _____</p>	<p><b>NOTRUMP OVERCALLS</b></p> <p>Direct: 15 to 18 Systems on <input type="checkbox"/>          Conv. _____          Balance: _____ to _____          Jump to 2NT: Minors <input type="checkbox"/> 2 Lowest <input checked="" type="checkbox"/>          Conv. _____</p>	<p><b>NAMES</b> Jo Watson/Paul Rizza</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"/>          VERY LIGHT: Openings <input type="checkbox"/> 3rd Hand <input checked="" type="checkbox"/> Overcalls <input checked="" type="checkbox"/> Preempts <input type="checkbox"/>          FORCING OPENING: 1♠ <input type="checkbox"/> 2♠ <input checked="" type="checkbox"/> Natural 2 Bids <input type="checkbox"/> Other <input type="checkbox"/></p>																													
<p><b>SIMPLE OVERCALL</b></p> <p>1-level 8 to 16 HCP (usually)          Often 4 cards <input type="checkbox"/> Very light style <input type="checkbox"/>  <b>Responses</b>          New Suit: Forcing <input checked="" type="checkbox"/> NF Const <input type="checkbox"/> NF <input type="checkbox"/>          Jump Raise: Forcing <input type="checkbox"/> Inv. <input checked="" type="checkbox"/> Weak <input type="checkbox"/></p>	<p><b>DEFENSE VS NOTRUMP</b></p> <p>vs: Strong _____          2♣ Lg suit _____          2♦ Majors _____          2♥ H &amp; M _____          2♠ S &amp; M _____          Dbl Penalty _____          Other: 2N minors _____</p>	<p style="text-align: center;"><b>NOTRUMP OPENING BIDS</b></p> <table style="width: 100%;"> <tr> <td style="width: 50%;">                 1NT _____                  15 to 17 _____                  _____ to _____                  5-Card Major Common <input type="checkbox"/>                  System On Over _____                  2♣ Stayman <input checked="" type="checkbox"/> Puppet <input type="checkbox"/>                  2♦ Transfer to ♥ <input checked="" type="checkbox"/>                  Forcing Stayman <input type="checkbox"/>                  2♥ Transfer to ♠ <input checked="" type="checkbox"/>                  2♠ Relay _____                  2NT 8-9 _____             </td> <td style="width: 50%;">                 3♣ Weak, invite 3nt _____                  3♦ Weak, invite 3nt _____                  3♥ 15+, invite slam, _____                  3♠ 15+, invite slam, _____                  4♦, 4♥ Transfer <input checked="" type="checkbox"/>                  Smolen <input type="checkbox"/>                  Lebensohl (____ denies) _____                  Negative Double <input checked="" type="checkbox"/> _____             </td> </tr> </table>		1NT _____ 15 to 17 _____ _____ to _____ 5-Card Major Common <input type="checkbox"/> System On Over _____ 2♣ Stayman <input checked="" type="checkbox"/> Puppet <input type="checkbox"/> 2♦ Transfer to ♥ <input checked="" type="checkbox"/> Forcing Stayman <input type="checkbox"/> 2♥ Transfer to ♠ <input checked="" type="checkbox"/> 2♠ Relay _____ 2NT 8-9 _____	3♣ Weak, invite 3nt _____ 3♦ Weak, invite 3nt _____ 3♥ 15+, invite slam, _____ 3♠ 15+, invite slam, _____ 4♦, 4♥ Transfer <input checked="" type="checkbox"/> Smolen <input type="checkbox"/> Lebensohl (____ denies) _____ Negative Double <input checked="" type="checkbox"/> _____																										
1NT _____ 15 to 17 _____ _____ to _____ 5-Card Major Common <input type="checkbox"/> System On Over _____ 2♣ Stayman <input checked="" type="checkbox"/> Puppet <input type="checkbox"/> 2♦ Transfer to ♥ <input checked="" type="checkbox"/> Forcing Stayman <input type="checkbox"/> 2♥ Transfer to ♠ <input checked="" type="checkbox"/> 2♠ Relay _____ 2NT 8-9 _____	3♣ Weak, invite 3nt _____ 3♦ Weak, invite 3nt _____ 3♥ 15+, invite slam, _____ 3♠ 15+, invite slam, _____ 4♦, 4♥ Transfer <input checked="" type="checkbox"/> Smolen <input type="checkbox"/> Lebensohl (____ denies) _____ Negative Double <input checked="" type="checkbox"/> _____																														
<p><b>JUMP OVERCALL</b></p> <p>Strong <input type="checkbox"/> Intermediate <input type="checkbox"/> Weak <input checked="" type="checkbox"/></p>	<p><b>OVER OPP'S T/O DOUBLE</b></p> <p>New Suit Forcing: 1-level <input type="checkbox"/> 2-level <input type="checkbox"/>          Redouble implies no fit <input type="checkbox"/>          2NT Over _____ Limit + _____ Limit _____ Weak _____          Majors _____          Minors _____          Other: _____</p>	<p><b>MAJOR OPENING</b></p> <p>Expected Min. Length 4 5          1st/2nd <input type="checkbox"/> <input checked="" type="checkbox"/>          3rd/4th <input type="checkbox"/> <input checked="" type="checkbox"/>  <b>RESPONSES</b>          Double Raise: Force <input type="checkbox"/> Inv. <input checked="" type="checkbox"/> Weak <input type="checkbox"/>          After Overcall: Force <input type="checkbox"/> Inv. <input type="checkbox"/> Weak <input checked="" type="checkbox"/>          Conv. Raise: 2NT <input checked="" type="checkbox"/> 3NT <input type="checkbox"/> Splinter <input checked="" type="checkbox"/>          Other: _____          1NT: Forcing <input checked="" type="checkbox"/> Semi-forcing <input type="checkbox"/>          2NT: Forcing <input checked="" type="checkbox"/> Inv. <input type="checkbox"/> to _____          3NT: 13 to _____          Drury <input checked="" type="checkbox"/>: Reverse <input checked="" type="checkbox"/> 2-Way <input type="checkbox"/> Fit <input type="checkbox"/>          Other: Jacoby 2n _____</p>																													
<p><b>OPENING PREEMPTS</b></p> <p>Sound _____ Light _____ Very Light _____          3/4-bids _____          Conv./Resp. _____</p>	<p><b>VS OPENING PREEMPT DOUBLE IS</b></p> <p>Takeout <input checked="" type="checkbox"/> thru 3S _____ Penalty <input type="checkbox"/>          Conv. Takeout: _____          Lebensohl 2NT Response <input type="checkbox"/>          Other: _____</p>	<p><b>MINOR OPENING</b></p> <p>Expected Min. Length 4 3 NF 0-2 Conv.          1♣ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>          1♦ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>  <b>RESPONSES</b>          Double Raise: Force <input type="checkbox"/> Inv. <input type="checkbox"/> Weak <input checked="" type="checkbox"/>          After Overcall: Force <input type="checkbox"/> Inv. <input type="checkbox"/> Weak <input checked="" type="checkbox"/>          Forcing Raise: J/S in other minor <input type="checkbox"/>          Single raise <input type="checkbox"/> Other: Strong _____          Frequently bypass 4+♦ <input type="checkbox"/>          1NT/1♠: 6 to 9 _____          2NT: Forcing <input type="checkbox"/> Inv. <input checked="" type="checkbox"/> 10 to 12 _____          3NT: 13 to + _____          Other: _____</p>																													
<p><b>DIRECT CUEBID</b></p> <p>Over: Minor _____ Major _____          Natural _____          Strong T/O _____          Michaels _____</p>	<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><b>LEADS</b> (click card led, if not in bold) versus Suits versus Notrump</p> <table style="width: 100%; font-size: small;"> <tr> <td>x x</td><td>x x x</td><td>x x</td><td>x x x</td> </tr> <tr> <td>x x x</td><td>x x x x</td><td>x x x</td><td>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>K Q 10 9</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><b>Length Leads:</b>          4th Best vs Suits <input type="checkbox"/> vs NT <input type="checkbox"/>          3rd/5th Best vs Suits <input type="checkbox"/> vs NT <input type="checkbox"/>          Attitude vs NT <input type="checkbox"/></p> <p><b>Primary signal to partner's leads</b>          Attitude <input checked="" type="checkbox"/> Count <input type="checkbox"/> Suit Preference <input type="checkbox"/></p>	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	K Q 10 9	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><b>DEFENSIVE CARDING</b> vs Suits vs NT</p> <p>Standard: <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>          Except <input type="checkbox"/>          Upside-Down Count <input type="checkbox"/> <input type="checkbox"/>          Upside-Down Attitude <input type="checkbox"/> <input type="checkbox"/>  <b>FIRST DISCARD</b>          Lavinthal <input type="checkbox"/> <input type="checkbox"/>          Odd/Even <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>  <b>OTHER CARDING</b>          Smith Echo <input type="checkbox"/> <input type="checkbox"/>          Trump Suit Pref. <input type="checkbox"/> <input type="checkbox"/>          Foster Echo <input type="checkbox"/> <input type="checkbox"/></p>		
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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	K Q 10 9																												
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<p><b>SPECIAL CARDING</b> <input type="checkbox"/> PLEASE ASK</p>																															

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## EXHIBIT D

Pr39 – JJ3538

#2181 08-21-2020

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## EXHIBIT E

Game 2181  
Board 3

North has a mandatory 1NT opener but opens 1D instead, reaching a diamond contract that can't otherwise happen. Diamonds scores 130. NT yields only 120 as the defense runs off the first five tricks in hearts.

<div style="border: 1px solid black; padding: 5px; width: 40px; margin: 0 auto;"> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto; background-color: white;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto; background-color: lightblue; text-align: center; font-size: 24px; font-weight: bold;">3</div> <div style="border: 1px solid black; width: 20px; height: 20px; margin: 0 auto; background-color: white; text-align: center; font-size: 10px;">D</div> </div>	<b>N</b> pr39 ♠ AK72 ♥ 105 ♦ A853 ♣ A32	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #ff0000; color: white; padding: 2px;"><b>W</b></td> <td style="background-color: #006400; color: white; padding: 2px;">N</td> <td style="background-color: #ff0000; color: white; padding: 2px;"><b>E</b></td> <td style="background-color: #006400; color: white; padding: 2px;">S</td> </tr> <tr> <td style="background-color: #006400; color: white; padding: 2px;">P</td> <td style="background-color: #006400; color: white; padding: 2px;">1♦</td> <td style="background-color: #006400; color: white; padding: 2px;">1♥</td> <td style="background-color: #006400; color: white; padding: 2px;">P</td> </tr> <tr> <td style="background-color: #006400; color: white; padding: 2px;">P</td> <td style="background-color: #006400; color: white; padding: 2px;">P</td> <td style="background-color: #006400; color: white; padding: 2px;">P</td> <td style="background-color: #006400; color: white; padding: 2px;">3♦</td> </tr> </table>	<b>W</b>	N	<b>E</b>	S	P	1♦	1♥	P	P	P	P	3♦
<b>W</b>	N	<b>E</b>	S											
P	1♦	1♥	P											
P	P	P	3♦											
<b>W</b> pjstein ♠ J95 ♥ A92 ♦ J4 ♣ QJ875	<b>S</b> JJ3538 ♠ Q64 ♥ J63 ♦ KQ1096 ♣ 104	<b>E</b> StephenNJ ♠ 1083 ♥ KQ874 ♦ 72 ♣ K96												
		3♦ N      NS: 0 EW: 0												

[Movie Link](#)

Game 2181

Board 11

North's final call of 3H is insane unless North knows that South, who has done nothing but pass, has four of them and a few points as well.

<b>11</b> D	<b>N</b> pr39	<b>W</b> N E S
	♠ A632 ♥ A1053 ♦ 2 ♣ AQ86	P 1♣ 1♦ P 2♦ 2♥ 2♠ P 3♦ 3♥ P P P
<b>W</b> MikeWG		<b>E</b> keppler765
♠ J9 ♥ 9642 ♦ K10873 ♣ K7		♠ KQ75 ♥ K ♦ AJ94 ♣ J532
	<b>S</b> JJ3538	
	♠ 1084 ♥ QJ87 ♦ Q65 ♣ 1094	
		3♥ N NS: 0 EW: 0

[Movie Link](#)

Game 2181  
Board 14

South opens 1H and West overcalls 2D. North holds QJ10xxxx, xxxx, A, A. Opposite the right seven count this could be a grand slam so a 2S or 3D call seems logical, but North chooses to preempt 4S, which turns out to be the winner thanks to a heart loser that neither player could predict sight unseen.

<div style="border: 1px solid black; padding: 5px; text-align: center; width: 40px; margin: 0 auto;">14</div> <div style="text-align: right; margin-top: 5px;">D</div>	<b>N</b> pr39 ♠ QJ106543 ♥ 10432 ♦ A ♣ A	<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>P</td> <td>1♣</td> </tr> <tr> <td>1♦</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♦	4♠	P	P	P			
W	N	E	S															
		P	1♣															
1♦	4♠	P	P															
P																		
<b>W</b> k crosta ♠ A982 ♥ QJ65 ♦ KQJ73 ♣		<b>E</b> pattyda ♠ ♥ 7 ♦ 10862 ♣ QJ1098742																
	<b>S</b> JJ3538 ♠ K7 ♥ AK98 ♦ 954 ♣ K653	<div style="text-align: right; margin-top: 10px;">4♠ N      NS: 0 EW: 0</div>																

[Movie Link](#)

Game 3814  
Board 3

Over West's 1S overcall, North bids 3NT with a stopper consisting of the doubleton 32 of spades. Of course South has the ace.

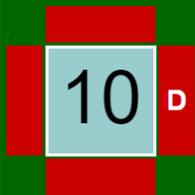
	<b>N</b> pr39 ♠ 32 ♥ K3 ♦ Q10986 ♣ AKJ7	<b>W</b> <b>N</b> <b>E</b> <b>S</b> 1♠   3NT   P   1♦ P   P
	<b>W</b> ldg9 ♠ KQJ84 ♥ Q7 ♦ K ♣ 109852	<b>E</b> msredfox ♠ 10976 ♥ A10954 ♦ 72 ♣ 64
	<b>S</b> JJ3538 ♠ A5 ♥ J862 ♦ AJ543 ♣ Q3	3NT N      NS: 0 EW: 0

[Movie Link](#)



Game 197  
Board 10

In second seat South, with seven spades, good shape, and two kings, passes instead of preempting in spades. West opens 1D. With 1=4=4=4 shape H and a 13 count North has a reasonable 1H overcall yet bids a bizarre 2C instead. South continues the plan with a raise to 3C.

	<b>N</b> pr39 ♠ 4 ♥ KQ92 ♦ QJ76 ♣ AJ75	<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>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	P	1♦	2♣	2♥	3♣	3♥	P	P	P
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3♥	P	P	P															
<b>W</b> vbonini ♠ AK85 ♥ A75 ♦ 8532 ♣ 63		<b>E</b> arfox ♠ Q ♥ J108643 ♦ A104 ♣ Q102																
	<b>S</b> JJ3538 ♠ J1097632 ♥ ♦ K9 ♣ K984	3♥ E      NS: 0 EW: 0																

[Movie Link](#)

Game 202  
Board 5

Looking only at the North-South hands and the auction you might reasonably expect to lose two hearts and the king of spades. Perhaps this explains why South, with a full opening bid, chose only a minimal club raise after the preemptive overcall of two hearts after North's one club opener. After such a mild bid from South, North has no business doubling 3S, particularly when South has shown club length.

<div style="border: 1px solid white; padding: 5px; width: 40px; margin: auto;"> <div style="background-color: red; color: white; text-align: center; padding: 2px;">D</div> <div style="background-color: lightblue; font-size: 2em; text-align: center; padding: 10px;">5</div> </div>	<div style="border: 1px solid white; padding: 5px;"> <div style="background-color: white; color: blue; padding: 2px;">N pr39</div> <div style="background-color: #cccccc; padding: 5px;">                     ♠ QJ                      ♥ J5                      ♦ A102                      ♣ KQJ1092                 </div> </div>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #008000; color: white;">W</th> <th style="background-color: red; color: white;">N</th> <th style="background-color: #008000; color: white;">E</th> <th style="background-color: red; color: white;">S</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">1♣</td> <td style="text-align: center;">2♥</td> <td style="text-align: center;">3♣</td> </tr> <tr> <td style="text-align: center;">P</td> <td style="text-align: center;">P</td> <td style="text-align: center;">3♠</td> <td style="text-align: center;">P</td> </tr> <tr> <td style="text-align: center;">P</td> <td style="text-align: center;">X</td> <td style="text-align: center;">P</td> <td style="text-align: center;">P</td> </tr> <tr> <td style="text-align: center;">P</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	W	N	E	S		1♣	2♥	3♣	P	P	3♠	P	P	X	P	P	P			
W	N	E	S																			
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<div style="border: 1px solid white; padding: 5px;"> <div style="background-color: white; color: blue; padding: 2px;">W k crosta</div> <div style="background-color: #cccccc; padding: 5px;">                     ♠ 87                      ♥ A94                      ♦ J97643                      ♣ 64                 </div> </div>	<div style="border: 1px solid white; padding: 5px;"> <div style="background-color: white; color: blue; padding: 2px;">E pattyda</div> <div style="background-color: #cccccc; padding: 5px;">                     ♠ K10654                      ♥ KQ10872                      ♦ 5                      ♣ 3                 </div> </div>	<div style="border: 1px solid white; padding: 5px;"> <div style="background-color: yellow; color: blue; padding: 2px;">S JJ3538</div> <div style="background-color: #cccccc; padding: 5px;">                     ♠ A932                      ♥ 63                      ♦ KQ8                      ♣ A875                 </div> </div>																				
		<div style="border: 1px solid white; padding: 5px; display: flex; justify-content: space-between;"> <span>3♠x E</span> <span>NS: 0 EW: 0</span> </div>																				

[Movie Link](#)

Game 202  
Board 8

North opens 1H. South, with KQ109xxx in spades and out, preempts to three and North raises to four. South now miraculously divines that North can provide six tricks and bids six. Lo and behold North obliges with all four aces, a king, and a ruff.

	<b>N</b> pr39 ♠ A54 ♥ AK1094 ♦ A ♣ A542	<table border="1"> <thead> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> </thead> <tbody> <tr> <td>P</td> <td>1♥</td> <td>P</td> <td>3♠</td> </tr> <tr> <td>P</td> <td>4♠</td> <td>P</td> <td>6♠</td> </tr> <tr> <td>P</td> <td>P</td> <td>P</td> <td></td> </tr> </tbody> </table>	W	N	E	S	P	1♥	P	3♠	P	4♠	P	6♠	P	P	P	
	W	N	E	S														
P	1♥	P	3♠															
P	4♠	P	6♠															
P	P	P																
<b>W</b> tmw5151 ♠ 6 ♥ Q653 ♦ KQ43 ♣ K1093	<b>E</b> sylviahall ♠ J7 ♥ J872 ♦ 10986 ♣ QJ7																	
	<b>S</b> JJ3538 ♠ KQ109832 ♥ ♦ J752 ♣ 86	6♠ S      NS: 0 EW: 0																

[Movie Link](#)

Game 202  
Board 9

North in first seat opens his 2=4=2=5 eleven count with one club, perhaps because he has four hearts. South responds a normal 1S and West overcalls 2D. North now bypasses the possible 4-4 heart fit to bid 2NT with nothing in diamonds, and South, with a full opener opposite an opening bid and no reason to believe that North has five clubs, decides to park the contract in a magical 3C with K10x.

D 9	<b>N</b> pr39 ♠ K4 ♥ Q763 ♦ 107 ♣ AQ953	<table border="1"> <tr> <th>W</th> <th>N</th> <th>E</th> <th>S</th> </tr> <tr> <td></td> <td>1♣</td> <td>P</td> <td>1♠</td> </tr> <tr> <td>2♦</td> <td>2NT</td> <td>P</td> <td>3♣</td> </tr> <tr> <td>P</td> <td>P</td> <td>P</td> <td></td> </tr> </table>	W	N	E	S		1♣	P	1♠	2♦	2NT	P	3♣	P	P	P	
W	N	E	S															
	1♣	P	1♠															
2♦	2NT	P	3♣															
P	P	P																
<b>W</b> jrgraef ♠ 632 ♥ A94 ♦ KQJ865 ♣ 6		<b>E</b> RAMartinPI ♠ A108 ♥ J105 ♦ 943 ♣ J742																
	<b>S</b> JJ3538 ♠ QJ975 ♥ K82 ♦ A2 ♣ K108	3♣ N      NS: 0 EW: 0																

[Movie Link](#)