

**I/N News ... especially for you!**

# **Understanding the Structure of the ACBL**

Welcome to a great organization of more than 150,000 members from countries all over the world!

While your bridge community may seem small now, as you expand your play from clubs to Sectionals to Regionals to Nationals (NABC's), you will meet many new friends from North America all the way to Australia, Asia, Europe and South America... and your common ground will be the love of a challenging, fun and competitive card game called bridge!

The American Contract Bridge League is comprised of members from North America: Canada, United States, Mexico... with affiliates in Bermuda and the Virgin Islands.

The first level is the clubs where you meet local players and win lots of black points.

The second level is the Sectionals where you play with your regular partners and win red points... some red points can be won in STACs (Sectionals at the Clubs) or online in ACBL sponsored events.

The third level is the Regionals where you play with regular partners or get matched up with others to earn red and gold points. Gold points can also be won online in ACBL sponsored events.

The top (fourth) ACBL level are NABC's. NABC's are National tournaments where you can earn red, gold, or platinum points. NABC's attract players from around the world. They are very large, very exciting, and really fun. At NABC's, you can take part in free lessons from expert players. You can play bridge from morning till the wee hours. You can go anywhere in the vicinity of the playing site for 10 days and hear others saying, "You hold ace fourth of spades... What do you bid?"

If you expand out from the ACBL, you move to World Championships. These tournaments may or may not require pre-qualification depending on the event. They may require all players from your home country (NBO=National Bridge

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Organization... in our case, the USBF (United States Bridge Federation), a component of the NABF (North American Bridge Federation made up of the United States, Canada, and Mexico).

The ACBL itself is made up of Units and Districts. You are in Unit 123, one of three units in District 13. Unit 123 includes Chicago and the suburbs.

Unit 123 is in District 13. District 13 includes Chicago Unit 123 (see above), Milwaukee Unit 222, and the rest of Wisconsin plus the upper peninsula of Michigan Unit 149.

There are 25 Districts in the ACBL.

ACBL events (tournaments, the Longest Day fund raising celebration for the Alzheimer's Foundation, continent-wide pairs games, Grand National Teams, North American Open Pairs, and more) may be held online or face to face (F2F).

The mission of the ACBL is to promote the game of bridge... to keep it alive and flourishing... and to meet the needs of its membership. The ACBL is a not-for-profit organization but it is not a charity.

For 2021, Georgia Heth of District 8 is President of the Board of Directors. Suzi Subeck of District 13 (yes, your district!) is Chairman of the Board. Joann Glasson of District 4 is the Treasurer.

ACBL is headquartered in Horn Lake, Mississippi. Joe Jones is the hard-working Executive Director who makes all the games you love to attend possible. Joe has a staff of in-house employees who handle all matters such as club relations, membership issues, and liaisons with our stake holders (Bridge base online, club owners, tournament chairs, bridge teachers, etc.) There is also a complete staff of tournament directors from across ACBL territory who run our tournaments. Peter Wilke of Milwaukee, WI, is the head director in District 13.

Being a small part of something so big can be intimidating. We never want you to feel intimidated.

If you have questions, comments, or problems that you would like addressed, please feel free to contact me at [stansubeck@prodigy.net](mailto:stansubeck@prodigy.net) and I will do my best to address any and all bridge-related issues you may raise.

Have fun!

Play online during the Pandemic...

Hope to see you back at the tables soon.

Suzi



Holding 4 queens  
You've less of a guess  
And you won't have to take  
A losing finesse!

**Note: We are no longer snail mailing any issues of this newsletter. Snail mail has become cost prohibitive. The newsletters are available online only at the District 13 website.**

**To access the site and find the newsletters, go to:  
<http://acbl-district13.org/ArticlesAndNewsletters.htm>  
Newsletters at this address go back to 2001. You can read them, print them, and enjoy them from there.**

# Some Helpful Bridge Terms...

## **Balanced Hand**

A hand with at least 2 of every suit... Patterns may be either 4-3-3-3; 4-4-3-2; 5,3,3,2 in any order

## **balancing position**

Player in the final position to bid once two passes have preceded them

## **bidding**

“Bridge Speak” ... the system by which partners legally transmit information about their hands to one another and to the opponents at the table. Different systems are allowed and alerts are provided for bids that sound like something they are not.

## **contract**

The final suit and level of bidding that sets the number of tricks and the trump suit for the hand.

## **declarer**

The person who first bids the suit of the final contract becomes the declarer and plays the hand.

## **dummy**

The partner of the declarer and the one whose cards are exposed on the table following the opening lead.

## **distribution**

How the cards in a suit are shared between the four players (can be referred to as hand patterns for all 52 cards.)

## **doubleton**

A holding of two cards in one suit that were initially dealt to a player.

## **fit**

A combined holding of at least 8 cards between partners. You have a 'fit' when you hold the majority of cards in a suit.

## **five-card major**

Five cards in either hearts or spades

## **five-card minor**

Five cards in either diamonds or clubs

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**game**

The pair bidding and making a 'game' level contract is awarded a bonus

Games include: 3NT, 4H, 4S, 5D, 5C

Level of bidding and points required for "Game"	Bonus Points for Game bid and made -Not Vulnerable	Bonus Points for Game bid and made -Vulnerable
Bidding 3NT requires 25 HCP and winning 9 tricks	300	500
Bidding 4♠, 4♥ requires 26 TP and winning 10 tricks	300	500
Bidding 5♦, 5♣ requires 27 TP and winning 11 tricks	300	500

**HCP**

High Card Points (HCP)

Ace (A) = 4 HCP

King (K) = 3 HCP

Queen (Q) = 2 HCP

Jack (J) = 1 HCP

**honor card**

Honor cards are face cards plus the tens (A,K,Q,J,T)

**Long suit**

The suit with the greatest number of cards in a hand. This term is not usually used on a suit with fewer than five cards.

**No Trump**

A bid to play a hand without a trump suit where the highest card played to the suit led takes the trick

**opener**

The first person to bid on any hand not including Pass bids - the opener's partner is 'the **responder**'

**ruff**

Playing a trump to a trick where a player no longer holds any suits with which to follow suit ... only applies to trump suit contracts

**rule of eleven**

This is most commonly used in no-trump contracts: Subtract the value of the card led from number 11. The resulting number is the number of cards outstanding which have a value higher than the one led.

For example if a 4 is led. Subtract 4 from 11 = 7. This means that there are seven cards higher than the 4 in both dummy, partner's and declarer's hands

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## **Singleton**

An original holding of one card in a suit

## **Stayman convention**

A means of finding a 4-4 fit after partner opens 1NT

## **Book**

The basic six tricks that must be won by the declaring side. The first six "book" tricks are always presumed and are not accounted for in either the bidding or scoring. This means that a contract at the 1-level commits declarer to take at least 7 (that is, 6 + 1) tricks, at the 2-level commits to 8 tricks, and so on

## **trick**

A round of 4 cards where each player contributes 1 card. There are 13 tricks in each hand of bridge

## **trump**

A suit of cards with the highest ranking over the other suits in a particular hand

Noun usage - A card in the trump suit whose trick-taking power is greater than any other suit card.

Verb usage - To play a trump after a plain suit has been led or otherwise known as to Ruff.

## **void**

holding no cards in a particular suit after all cards have been dealt

## **winners**

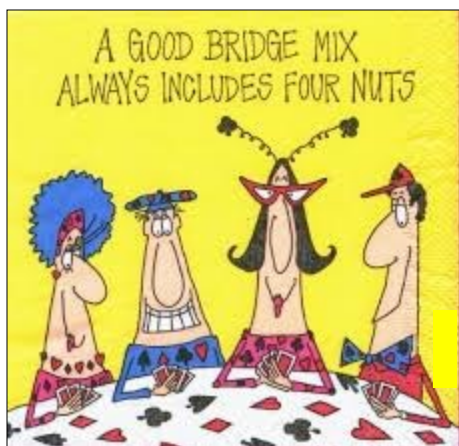
The card that wins the trick after four cards have been played to the trick

## **North, South, East, West**

The designation of the seats of the players: North and South are partners; East and West are partners

There are several other useful terms in bridge. We will touch on more in future issues of the I/N News.

For now, these terms will get you started so you can feel comfortable with the lingo when playing!



Count your cards,  
Face down's the way...  
Before you bid...  
Before you play.

Prevent a faux pas  
When you can.  
That's best practice.  
That's our plan!

# "Hand"ling the Cards!

**Dealer East. EW Vul.**

♠ 9	♠ Q 8 7 6 2	♠ 5 3
♥ A 8 4 3 2	♥ J	♥ K 10 7 6
♦ Q 10 9 3	♦ A 7 6 2	♦ J
♣ 10 7 6	♣ Q 9 2	♣ A K J 8 4 3
	♠ A K J 10 4	
	♥ Q 9 5	
	♦ K 8 5 4	
	♣ 5	

<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
—	—	1♣	1♠
Double	4♠	Pass	Pass
Pass			

West led a third-highest six of clubs and dummy's nine was taken by East with the jack. Declarer ruffed the ace of clubs continuation and led the five of hearts from hand. West won with the ace and played a third club to remove dummy's queen as a card that might threaten East.

Declarer ruffed the club and ruffed a heart in dummy. He returned to hand with a low trump to the ace and was pleased to see that both opponents followed suit. After ruffing the queen of hearts in dummy, declarer drew the last trump with dummy's queen.

The issue declarer now faced was how to play diamonds for one loser. If the suit broke three-two, there was no problem. So, declarer turned his mind to dealing with a four-one diamond break and found the best solution of a low diamond from dummy with the intention of playing low from hand. When East produced the jack of diamonds, declarer stuck to his plan and contributed the four of diamonds from hand.

What could the defenders do? If the jack of diamonds held, East would have to lead a club or a heart; in either case, declarer would throw a low diamond from hand and ruff in dummy for his game-going trick. In practice, West overtook the diamond jack with the queen and

led the ten of diamonds. Declarer played low from dummy and won the trick in hand with the king of diamonds. Declarer now claimed on the marked diamond finesse against West's diamond nine.

**Dealer South. Both Vul.**

♠ 8	♠ Q 6 2	♠ 5 3
♥ 7 6 4 2	♥ J 8 3	♥ K Q 9 5
♦ Q J 10 8	♦ 9 7 5 2	♦ K 6 4 3
♣ Q 9 8 2	♣ J 10 3	♣ 7 6 4
	♠ A K J 10 9 7 4	
	♥ A 10	
	♦ A	
	♣ A K 5	

<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
—	—	—	2♣
Pass	2♦	Pass	2♠
Pass	3♠!	Pass	6♠
Pass	Pass	Pass	

1. Promises values

The question of what to do after North's three-spade call depends largely on the player occupying the South seat. The conservative player would raise to game, being content to take a sure-fire plus score. On this occasion, South was a dasher and bid the slam in the hope that partner would have a useful card or two.

West led the queen of diamonds and North tabled what was a moderately favourable dummy. After winning the first trick with his bare ace of diamonds, declarer realised that a twelfth trick would be there on a simple finesse in clubs if East had started with the queen.

Declarer cashed the ace of trumps at trick two and, noting the 2-1 break, saw that there was an additional chance – trying to develop a second heart trick before touching clubs. So, declarer played his jack of trumps to dummy's queen, saving the four of trumps to cross to dummy's six of spades later in the play. Declarer then led a heart from dummy, planning to insert the ten if

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The ACBL has cancelled all face-to-face tournaments through April of this year because of the Pandemic. This will likely be extended. We will keep you posted through this newsletter and with email blasts when bridge life returns to "normal."



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East followed low. As it happened, East held both missing heart honours, a 24% chance, and he played the queen of hearts. Declarer won with the ace and returned the ten of hearts. After winning with the king of hearts, East led the king of diamonds.

Declarer ruffed high, crossed to dummy with the four of trumps to dummy's six then threw his low club on the established jack of hearts and claimed the rest of the tricks.

If West had taken the ten of hearts with the king or queen and the hearts had not provided an extra trick, nothing would have been lost. Declarer would have cashed the heart ace – just in case East had begun with a doubleton high honour. Then, after taking the ace of clubs, declarer would have crossed to dummy with the six of trumps to take the club finesse for the contract.

**Dealer South. Both Vul.**

♠ K 7 4	
♥ Q 5 4	
♦ Q J 7 4 2	
♣ Q 2	
♠ 9 5 3 2	♠ A Q 10 6
♥ J 10 9 7	♥ 6 3 2
♦ 9	♦ 10 8
♣ A 10 8 7	♣ K 9 6 3
	♠ J 8
	♥ A K 8
	♦ A K 6 5 3
	♣ J 5 4

West	North	East	South
—	—	—	1NT
Pass	3NT	Pass	Pass
Pass			

West made the obvious lead on this auction, the jack of hearts. Declarer counted eight sure winners in the red suits. A ninth would have to come from one of the black suits. If it were to come from clubs, then, barring a defensive error or a miracle layout in the suit, an extra trick would only come when the ace and king of clubs were in the same defensive hand. The probability of such an eventuality is a little worse than an even-money shot.

A second possibility was to lead a spade from hand, intending to play the king if West followed with a low card. On the above layout, either plan would have allowed the defenders to cash six tricks in the black suits.

Declarer appreciated the risks of a two-trick defeat if he played either black suit directly. Instead, he adopted an almost counter-intuitive approach. After winning the first trick in hand and cashing the ace, king and queen of diamonds, declarer led a low spade toward his jack. East rose with the queen of spades and led a second heart, which declarer took in hand with the ace to play the jack of spades. East won this with the ace and tried a third heart to declarer's king. Declarer then had nine tricks – a spade, three hearts and five diamonds.

Declarer's plays in spades would have yielded a trick a little less than three times in four: whenever East started with the queen of spades and also when West held both the ace and queen of spades.

Declarer might have cashed a fourth diamond (dummy's jack) in the hope that East, who had thrown a low spade and a low club, might discard another club. However, declarer knew East well and did not expect such a gift.

**Dealer West. Both Vul.**

♠ Q 10 9 8 2	
♥ 10 2	
♦ K J 2	
♣ 6 4 3	
♠ A 6 4	♠ K 5 3
♥ K Q 6 4 3	♥ J 8
♦ 10 8 5	♦ 9 7 4 3
♣ J 8	♣ Q 9 7 2
	♠ J 7
	♥ A 9 7 5
	♦ A Q 6
	♣ A K 10 5

West	North	East	South
Pass	Pass	Pass	1♣
1♥	1♠	Pass	2NT
Pass	3NT	Pass	Pass
Pass			

West led a fourth-highest four of hearts. Declarer played quickly, without any real thought. He called for a low heart from dummy and took East's jack with the ace, noting that he still had a stopper in hearts as long as the hearts were five-two. Alas, that proved not to be good enough for, when he played a spade, as he had to, it was East who won the first trick in the suit. The heart return was not a welcome sight. West was able to play king, queen and another heart to set up his long card in the suit. Since declarer had to concede a trick to West's ace of spades at some point, that player was able to cash a heart winner to defeat the contract.

A simple plan would have saved the contract on this layout. Declarer allows the jack of hearts to hold at trick one. When East continues with the eight of hearts at trick two, declarer plays the nine as a matter of routine in an attempt to mislead West about the layout of the suit. If West wins and plays a third heart, declarer wins and plays the jack of spades. Now, when East wins his king of spades, he has no heart to play. Declarer can win the club shift in hand and play a second spade. West wins the ace of spades but declarer is in control; he loses only two spades and two hearts. West cannot have all four high major-suit honours and have passed initially.

The only danger to the contract would have been if West had shifted to a club from the queen and/or jack-third or -fourth at trick three. Then East, upon gaining the lead with a high spade, could have led a second club through declarer. That layout and defence would have garnered two spades, two hearts and one club for the defence.

# Bergen Tips...

1. Play the honor from the short side first applies to the declarer AND the defenders.
2. When declarer has K J 6 5 4 3 and Dummy has A 2, cash the ace, the finesse the jack. Ian asked: if you have the 7 as well (in the long hand)? Do not finesse, Ian. Cash the ace and king.
3. When opponent opens a minor, avoiding a 1NT overcall because you lack a stopper is even more impractical than not opening 1NT with a worthless doubleton.
4. If partner opens 1 club, responder can easily show any new suit at the one level, so a 1NT response guarantees a balanced hand.
5. When you have a 9-card fit, you should have no qualms about competing to the three level. (from More Declarer Play the Bergen Way)
6. Notrump bids are more descriptive than suit bids. Therefore, when you have a choice of bids, don't be vague when you can be precise.
7. Cover and honor with an honor ONLY when you have a realistic chance of promoting a card in your hand or partner's.
8. "Never reproach your partner if there is the slightest thing for which you can reproach yourself." —Ely Culbertson
9. Lead an honor in partner's suit when you have a sequence or a short suit or a very good reason.
10. For the most part, only very good players can duck smoothly when an honor is led through them.
11. Never "result," or criticize your partner for a normal action just because it did not work this time.
12. If you think your contract depends on a finesses, try to find a better alternative.
13. When to lead a trump: RHO opens a major, his partner never supports him, opener bids a second suit, which becomes trump. Dummy is probably short in declarer's first suit so you should be eager to lead a trump.
14. You do not need much strength to balance, but if your partner was unable to open, you should avoid "very light balancing." (from More Declarer Play the Bergen Way)
15. Cheap bids lead to good auctions, better contracts and best of all, very happy partners.
16. Because breaking a suit will often prove to be helpful to the other side, there are many instances where passive defense is defender's best option.
17. Negative doubles are only used after a natural overcall in a suit.
18. When you partner opens 1NT and you have a very weak major suit: If your side has 27-30 HCP, respond 3NT rather than bidding Stayman.
19. Hands with long suits are much more effective when they are accompanied by short suits.
20. Upgrade honor cards in RHO's suit. Downgrade honor cards in LHO's suit.
21. The opponents sacrificed against your game or slam. You or your partner doubled. Their only hope is to win tricks is with their trumps. Therefore, it's time to "Get the kiddies of the streets." Your side has strength in all 3 side suits. Once you remove some of their trumps, what will they do for an encore?
22. Lead an honor for a finesse only if you are eager to see it covered.
23. If RHO bids or doubles after partner's Jacoby transfer, you don't have to bid.
24. When giving partner a ruff (or trying to), the card you lead is a suit preference card.
25. Once a declarer goes to work on a suit, the defenders should almost always avoid leading that suit.



## THE “RULES” from Ron Klinger

These rules are a guide to help you remember the most important information. They will seem like a foreign language right now. All the same, it is worth glancing at them before you get started in earnest...

Rule I	Bid your longest suit first!
Rule II	Count your tricks!
Rule III	A partnership needs 25+ points to make game
Rule IV	Bidding has 2 goals: finding a fit and deciding on level
Rule V	8+ cards is a FIT
Rule VI	Every player starts with 13 cards
Rule VII	<p>Bid 4-card suits: ‘up the line’. Bid 5-card suits: ‘down the line’</p> <p>Up the line means that if you hold 4 cards in hearts and 4 cards in spades, bid hearts first.</p> <p>Down the line means that if you hold 5 cards in hearts and 5 cards in spades, bid spades first.</p>
Rule VIII	High cards should be played from the short hand first
Rule IX	2nd player play low!
Rule X	Return partner’s suit

*Ron Klinger is an Australian bridge professional. He has written several books that are helpful for learning the game.*

*These tips are from his book, “Beginners Guide to Learning Bridge”*

# Bridge Quotes...

They can be self-effacing: I favor light opening bids. When you're my age, you're never sure that the bidding will get back around to you in time. -Oswald Jacoby at 77.

And great bridge players know that; ...the sum of all technical knowledge cannot make a master bridge player. -Ely Culbertson.

## Mini McKenney Race District 13 for 2020 ... Congratulations to all

0 to 5

- |     |                                     |      |                                   |
|-----|-------------------------------------|------|-----------------------------------|
| 1.  | Ronald Jacobs, Milwaukee WI         | 51.  | Kurella Sarma, Burr Ridge IL      |
| 2.  | Jack Regan, Chicago IL              | 52.  | Margaret Furdek, Beaver Dam WI    |
| 3.  | John Knoepke, Evanston IL           | 53.  | Gary Salit, Highland Park IL      |
| 4.  | Lloyd Levin, Milwaukee WI           | 54.  | Susan Youngs, Chicago IL          |
| 5.  | Nancy Matchett, La Crosse WI        | 55.  | MaryAlice Miller, Kenilworth IL   |
| 6.  | Gregory Benesh, Inverness IL        | 56.  | Elizabeth Thomas, Wilmette IL     |
| 7.  | William Ciciora, Clarendon Hills IL | 57.  | Suzanne Parks, Kenilworth IL      |
| 8.  | Karen Ciciora, Clarendon Hills IL   | 58.  | Lisa Hague, Winnetka IL           |
| 9.  | David Scharf, Winnetka IL           | 59.  | Ginny Collins, Wilmette IL        |
| 10. | William Kennedy, Channahon IL       | 60.  | Nancy Lagowski, Barrington IL     |
| 11. | Leszek Zagozon, Des Plaines IL      | 61.  | Colleen Sichrowsky, Chicago IL    |
| 12. | John Spokas, Lisle IL               | 62.  | Louise Doornek, Mequon WI         |
| 13. | Zhao Yan, Vernon Hills IL           | 63.  | Lewis Sita, Lake Zurich IL        |
| 14. | Evelyn Howe, Park Ridge IL          | 64.  | Susan White, Chicago IL           |
| 15. | Sheryl Bauer, Buffalo Grove IL      | 65.  | Ralph Patterson, Madison WI       |
| 16. | Dalsang Chaudhari, Woodridge IL     | 66.  | Gabrielle Fischer, Chicago IL     |
| 17. | Anne Frantzen, West Chicago IL      | 67.  | John Heck, Onalaska WI            |
| 18. | Debra Overstreet, Hazel Crest IL    | 68.  | Linda Staleos, Pewaukee WI        |
| 19. | Jessica Nielsen, Chicago IL         | 69.  | Ann Reilly, Janesville WI         |
| 20. | Barbara Karnowski, Oconomowoc WI    | 70.  | Bobbie Vender, Winnetka IL        |
| 21. | Timmie Block, Buffalo Grove IL      | 71.  | Paula Cantwell, Glenview IL       |
| 22. | Kathleen Obrien, Glenview IL        | 72.  | Robert Dunworth, Egg Harbor WI    |
| 23. | Roger Rushman, Oconomowoc WI        | 73.  | Mary Dunworth, Egg Harbor WI      |
| 24. | Diane Spanier, Northbrook IL        | 74.  | Earl Fischer, Madison WI          |
| 25. | Gayle Grunberg, Deerfield IL        | 75.  | Robin Thomas, Northbrook IL       |
| 26. | Jakob Reinke, Evanston IL           | 76.  | Ann Devries, Winnetka IL          |
| 27. | H Gael Neeson, Chicago IL           | 77.  | Stephanie Kiefer, Glen Ellyn IL   |
| 28. | Beth Arnott, Waukesha WI            | 78.  | Shi Zhang, Villa Park IL          |
| 29. | Mark Grunberg, Deerfield IL         | 79.  | Carl Bjorncrantz, Evanston IL     |
| 30. | Lenette Hertz Ortega, Chicago IL    | 80.  | Ron Emmerman, Chicago IL          |
| 31. | Joel E Steigerwald, La Crosse WI    | 81.  | Susan Kelley, Chicago IL          |
| 32. | Sherry Jost, Glenview IL            | 82.  | Kathleen Vondran, Winnetka IL     |
| 33. | Sallie Alefsen, River Hills WI      | 83.  | Joan Schniedwind, Wilmette IL     |
| 34. | Cathy Prestigiacomo, Fox Point WI   | 84.  | Linda Black, Glenview IL          |
| 35. | Martha Maggini, Green Bay WI        | 85.  | Susan Ditzler, Winnetka IL        |
| 36. | Marilyn Hines, Wilmette IL          | 86.  | Kathryn Healy, Winnetka IL        |
| 37. | Dale Logan, Sturgeon Bay WI         | 87.  | Sandra Reilly, Wilmette IL        |
| 38. | Holly Babington, Northfield IL      | 88.  | Ellyn Hershman, Chicago IL        |
| 39. | George Macheel, Madison WI          | 89.  | Marcia Desmond, Winnetka IL       |
| 40. | Elizabeth Hansmann, Northbrook IL   | 90.  | Bryan Naab, Madison WI            |
| 41. | Carolyn Brown, Waukesha WI          | 91.  | Kaci Smith, Wilmette IL           |
| 42. | Terri Phillips, Oconomowoc WI       | 92.  | Marlene Psenka, Mount Prospect IL |
| 43. | Brad Heimlich, Madison WI           | 93.  | Linda Davis, Janesville WI        |
| 44. | Larry Rapsky, Lockport IL           | 94.  | Joe Miller, Chicago IL            |
| 45. | Tom Halat, Glendale WI              | 95.  | Shirley Moore, Oak Park IL        |
| 46. | Mary Quirke, Wilmette IL            | 96.  | Wilma Schultz, Northfield IL      |
| 47. | Carol Mooney, Glenview IL           | 97.  | Dorothy Fischer, Madison WI       |
| 48. | Terry Zengeler, Northfield IL       | 98.  | Katherine Miller, Westmont IL     |
| 49. | Robert Hamilton, Green Bay WI       | 99.  | Subhash Deodhar, Vernon Hills IL  |
| 50. | Douglas Van Horn, Monona WI         | 100. | Mark Smuckler, Milwaukee WI       |



- |     |                                   |      |  |
|-----|-----------------------------------|------|--|
| 1.  | Peter Bush, Chicago IL            | 51.  | Susan Hatch, Hartland WI                       |
| 2.  | David Kovacs, Chicago IL          | 52.  | Ann Lynch, Northbrook IL                       |
| 3.  | Loretta Snee, Madison WI          | 53.  | Marcia Kraus, Naperville IL                    |
| 4.  | Ileene Levine, Milwaukee WI       | 54.  | Jane Deitz, Burr Ridge IL                      |
| 5.  | Linda Lewandowski, Winfield IL    | 55.  | Jerry Goggins, Oconomowoc WI                   |
| 6.  | David Lewandowski, Winfield IL    | 56.  | Beth McCulloch, Clarendon Hills IL             |
| 7.  | Leslie Cunix, Skokie IL           | 57.  | Li Miao, Palatine IL                           |
| 8.  | Carlene Ziegler, Brookfield WI    | 58.  | David Phillips, Oconomowoc WI                  |
| 9.  | Molly Martin, Middleton WI        | 59.  | Sandra Tenpas, Oconomowoc WI                   |
| 10. | Wendy Watkins, Lake Forest IL     | 60.  | Sue Ladley, Northbrook IL                      |
| 11. | Patricia Wissen, Madison WI       | 61.  | Julie Campbell, Northfield IL                  |
| 12. | Joan Stelmack, Chicago IL         | 62.  | Melinda Blake, Northfield IL                   |
| 13. | Stanley Moreyno, Buffalo Grove IL | 63.  | Anne Heynen, Wilmette IL                       |
| 14. | Barbara Comiskey, Elmwood Park IL | 64.  | Leslee Gilhooley, Highland Park IL             |
| 15. | Dennis Masaki, Madison WI         | 65.  | Marilyn Sherman, Wilmette IL                   |
| 16. | Jane Masaki, Madison WI           | 66.  | Tim Segall, Oakland CA                         |
| 17. | Brian Scheff, Chicago IL          | 67.  | Joanne Marut, Winnetka IL                      |
| 18. | Madhavi Gullapalli, Naperville IL | 68.  | Patty Delony, Chicago IL                       |
| 19. | Elise Schreiber, Chicago IL       | 69.  | Janet Nolan, Winnetka IL                       |
| 20. | Daria Thomas, Madison WI          | 70.  | Katherine White, Glenview IL                   |
| 21. | Thomas Stelmack, Chicago IL       | 71.  | Jean Wilde, Mequon WI                          |
| 22. | Michael Comiskey, Elmwood Park IL | 72.  | Cynthia Harris, Oak Park IL                    |
| 23. | Nancy Yurek, Winnetka IL          | 73.  | Christine Doyle, Glenview IL                   |
| 24. | Ruth Martin, Middleton WI         | 74.  | Gail Arnold, Oakland CA                        |
| 25. | Margo Pearson, Winnetka IL        | 75.  | Daphne Webb, Madison WI                        |
| 26. | Janice Peterson, Venice FL        | 76.  | Catherine Denny, Winnetka IL                   |
| 27. | Neil Stein, Highland Park IL      | 77.  | Robert Tonos, Chicago IL                       |
| 28. | Penny Pollack, Chicago IL         | 78.  | William Miller, Westmont IL                    |
| 29. | Anthony Cervini, Naperville IL    | 79.  | Betsy Jeffries, Chicago IL                     |
| 30. | William Thonn, Western Springs IL | 80.  | Patricia Brink, Hartland WI                    |
| 31. | James Johnson, Brookfield WI      | 81.  | Stephen Brink, Hartland WI                     |
| 32. | Nancy Rushman, Oconomowoc WI      | 82.  | Penny Ellsworth, Glen Ellyn IL                 |
| 33. | James Reeder, Chicago IL          | 83.  | Siv Ferguson, Glen Ellyn IL                    |
| 34. | Susan Merrick, Naples FL          | 84.  | Kathleen Lubawski, Wilmette IL                 |
| 35. | Paul Rogerson, Chicago IL         | 85.  | Trichinopoly Thayumanasundar, Kng of Prussa PA |
| 36. | Diane Heller, Northbrook IL       | 86.  | Wilma Smelcer, Chicago IL                      |
| 37. | Iris Goodman, Scottsdale AZ       | 87.  | Colleen Strening, Wilmette IL                  |
| 38. | Alexis Kneeland, Flossmoor IL     | 88.  | David Browan, Stevens Point WI                 |
| 39. | Mary Moster, Sturgeon Bay WI      | 89.  | Trina Rahm, Florence WI                        |
| 40. | Marcy List, Chicago IL            | 90.  | Jay Spak, Northfield IL                        |
| 41. | William Patterson, Luck WI        | 91.  | Sandra Bishop, Chicago IL                      |
| 42. | Carol Ewald, Green Bay WI         | 92.  | Linda Martin, Winnetka IL                      |
| 43. | Patricia Murlas, Winnetka IL      | 93.  | Arnold Friedlander, Chicago IL                 |
| 44. | George Wittler, Ripon WI          | 94.  | Marian Snyder, Whitefish Bay WI                |
| 45. | Kathy Wiljanen, Fox Point WI      | 95.  | Anne Gollnick, Green Bay WI                    |
| 46. | Carol Lawnicki, Oconomowoc WI     | 96.  | Kristy Decleene, Downers Grove IL              |
| 47. | Jeffrey Lawnicki, Oconomowoc WI   | 97.  | Nancy Garrigus, Wilmette IL                    |
| 48. | Timothy Freeman, Hobart WI        | 98.  | Mohamed Agha, Hoffman Estates IL               |
| 49. | Richard Gschwend, Mc Farland WI   | 99.  | Anne Baetz, Glenview IL                        |
| 50. | Janet Keller, Winnetka IL         | 100. | Margaret Middleton, Glenview IL                |



## 50 to 100

1. David Hill, Madison WI
2. Terry Burk, Madison WI
3. Shelley Johnson, Yorkville IL
4. Deborah Zimmermann, Sussex WI
5. Paul Weir, Cottage Grove WI
6. Jill Hurwitz, Highland Park IL
7. James O Donnell, Park Ridge IL
8. Thomas Karnowski, Oconomowoc WI
9. Sara Connor, Laona WI
10. Jayne Krol, Naples FL
11. Rob Sax, Glenview IL
12. Milda Roszkiewicz, Park Ridge IL
13. Neil Aaronson, Highland Park IL
14. Patricia Roszkowski, Western Springs IL
15. William Waddell, Chicago IL
16. Barbara Lonsdorf, Wausau WI
17. Brian Ruggiero, Antioch IL
18. Holly Economos, River Forest IL
19. J. Stitzell, Wheaton IL
20. Bud Block, Highland Park IL
21. Susan Salzinski, Lake Zurich IL
22. Maurice Norman, Chicago IL
23. Arllyn Freeman, Chicago IL
24. Leslie Farmer, Winnetka IL
25. Kathy Rand, Palm Desert CA
26. Janet Munson, Onalaska WI
27. William Price, Lake Bluff IL
28. Melissa Graves, Chicago IL
29. David Donaldson, Chicago IL
30. John Munson, Onalaska WI
31. Barbara Keehn, New Berlin WI
32. Sylvia Remus, Indian Head Pk IL
33. Sheri Schneider, Wilmette IL
34. Phil Hornseth, Appleton WI
35. Esther Emmerman, Chicago IL
36. Marion Weil, Chicago IL
37. Jamee Rosa, Chicago IL
38. Jill Pollock, Chicago IL
39. Joyce Solocheck, Milwaukee WI
40. Barbara Brown, Neenah WI
41. Cynthia Linton, Chicago IL
42. Lynn Cotteleer, Naperville IL
43. Virginia Francis, Middleton WI
44. Thomas Goettsche, Winnetka IL
45. Eileen Ganser, Verona WI
46. Steven Strong, Boulder CO
47. Susan Gavinski, Menomonee Falls WI
48. Carol Hyatt, Winnetka IL
49. Marvin Ganser, Verona WI
50. Nancy O'Mara, Chicago IL

## 200-300

1. Kunal Pujara, Highland Park IL
2. Cathy Mc Guire, Madison WI
3. Barbara Gomberg, Highland Park IL
4. Carol Gepner, Madison WI
5. David Junge, Ingleside IL
6. Jim McClure, Prairie View IL
7. Charles Burton, Wauconda IL
8. Kathryn Norman, Chicago IL
9. Sharon Gerecke, Mokena IL
10. Sherry Goldberg, Riverwoods IL
11. Sandra Ober, Winnetka IL
12. Barbara Kinsella, Lake Bluff IL
13. Sandra Cooper, Oconomowoc WI
14. Gary Biederer, Las Vegas NV
15. Trish Brandt, Brookfield WI
16. Jodi Biederer, Las Vegas NV
17. Patricia Smith, Hudson WI
18. Linda Tate Best, Evanston IL
19. Cindy Alvarez, Madison WI
20. Karen Zacho, Eau Claire WI
21. Frances Margolin, Chicago IL
22. Paula Slesar, Pewaukee WI
23. Margaret Bohanon, Oconomowoc WI
24. Susan Diamond, Chicago IL
25. Rene Ortman, Arlington Hgts IL
26. Renee Rosenberg, Arlington Hgts IL
27. Randolph Miles, Yorkville IL
28. Linda Abrahams, Northbrook IL
29. Muneer Jamal, Naperville IL
30. Janet Chien, Woodridge IL
31. Debbie Leech, Waukesha WI
32. Rick Leech, Waukesha WI
33. Julie Lilie, Chicago IL
34. Jon Carroll, Chicago IL
35. Lawrence Moelmann, Glen Ellyn IL
36. Beice Rongstad, Middleton WI
37. Bette Weisberg, Chicago IL
38. Deanna Brandt, Countryside IL
39. Suzanne Helfrich, Oak Park IL
40. Sharon Doeseckle, Naperville IL
41. Pankaj Bhargava, Oak Brook IL
42. Louise Hough, Bonita Springs FL
43. Arnold Flank, Naples FL
44. Bonnie Phemister, Northfield IL
45. Bob LeFevre, Palatine IL
46. Edward Lyman, Winnetka IL
47. Gerald Pierce, Eau Claire WI
48. Tad Marecki, Arlington Hgts IL
49. James Krueger, Lake Zurich IL
50. Susan Boyle, Cedarburg WI

