

Volume 6, Issue 3
June 6, 2015

Results after Day One ...

| Team <br> Name | Total | $\mathbf{4}$ | $\mathbf{8}$ | $\mathbf{7}$ | $\mathbf{5}$ | $\mathbf{1}$ | $\mathbf{1}$ | $\mathbf{2}$ | $\mathbf{1 0}$ | $\mathbf{6}$ | $\mathbf{9}$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | :---: |
| 4. Kasle | $\mathbf{9 2 . 4 0}$ |  | 12.77 | 16.68 |  | 13.12 | 15.23 | 16.23 | 18.37 |  |  |
| 8. Simson | $\mathbf{7 8 . 0 9}$ | 7.23 |  |  | 7.95 |  | 16.68 | 10.00 | 20.00 |  | 16.23 |
| 7. Jacobs | $\mathbf{6 0 . 5 9}$ | 3.32 |  |  | 13.78 | 13.45 |  | 4.50 |  | 12.77 | 12.77 |
| 5. Morse | $\mathbf{5 9 . 4 0}$ |  | 12.05 | 6.22 |  | 12.77 | 2.69 | 15.23 |  | 10.44 |  |
| 1. Meltzer | $\mathbf{5 5 . 5 3}$ | 6.88 |  | 6.55 | 7.23 |  |  |  | 8.73 | 12.05 | 14.09 |
| 2. Milner | $\mathbf{5 5 . 1 9}$ | 4.77 | 3.32 |  | 17.31 |  |  | 10.86 | 4.25 | 14.68 |  |
| 10. Sorkin | $\mathbf{5 3 . 6 2}$ | 3.77 | 10.00 | 15.50 | 4.77 |  | 9.14 |  |  |  | 10.44 |
| 6. Levine | $\mathbf{5 1 . 7 7}$ | 1.63 | 0.00 |  |  | 11.27 | 15.75 |  |  | 16.90 | 6.22 |
| 9. Katz | 49.16 |  |  | 7.23 | 9.56 | 7.95 | 5.32 |  | 3.10 |  | 16.00 |
| 3. Street | 44.25 |  | 3.77 | 7.23 |  | 5.91 |  | 9.56 | 13.78 | 4.00 |  |

## Thoughtful Lead



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Howie Weinstein

## USBF

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 Cheri BjerkanUSBF Secretary Jan Martel
USBF Chief Operations Officer Jan Martel USBF Chief Financial Officer Stan Subeck

Directors - USSBC
Matt Smith McKenzie Myers

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McKenzie Myers Peter Wilke

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Appeals Committee:
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Adam Wildavsky Richard Budd Barry Rigal Sue Picus Steve Robinson Tom Carmichael Danny Sprung

## VuGraph Organizer

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Suzi Subeck
Photographer Peg Kaplan
Local Hospitality Chairs
Martha Katz
Chris Benson
Carol Hillard
Webmaster
Kitty Cooper

## Seniors' United States Bridge Championship <br> Schedule of Play

| Day | Date | Time | Boards Played |
| :---: | :---: | :---: | :---: |
| Friday | 6/5 | 9:45 am | Captains' Meeting |
| Round Robin |  |  |  |
| Friday | 6/5 | $10: 00-11: 12$ $11: 20-12: 32$ $12: 40-1: 52$ $3: 15-4: 27$ $4: 35-5: 47$ $5: 55-7: 07$ | Boards 1-8 <br> Boards 9-16 <br> Boards 17-24 <br> 80 Minute Lunch Break <br> Boards 1-8 <br> Boards 9-16 <br> Boards 17-24 |
| Saturday | 6/6 | 10:00-11:12 11:20-12:32 12:40-1:52 | Boards 1-8 <br> Boards 9-16 ** <br> Boards 17-24 ** |
| ** Last two matches are sequestered -no comparison and no change of Closed Room players is allowed. |  |  |  |
| Quarter-Final \& USA2 Round of 32 |  |  |  |
| Saturday | 6/6 | $\begin{aligned} & 4: 00-6: 10 \\ & 6: 20-8: 30 \\ & \hline \end{aligned}$ | Boards $1-15$ <br> Boards $16-30$ |
| Sunday | 6/7 | $\begin{gathered} \text { 10:00 am }-12: 10 \mathrm{pm} \\ 12: 20-2: 30 \\ \\ 4: 00-6: 10 \\ 6: 20-8: 30 \\ \hline \end{gathered}$ | Boards 1-15 <br> Boards 16-30 <br> 90 Minute Lunch Break <br> Boards 31-45 <br> Boards 46-60 |


| SEMI-Final \& USA2 Round of 16 (Click Here for Schedule (SOon)) |  |  |  |
| :---: | :---: | :---: | :---: |
| Monday | 6/8 | $\begin{gathered} \text { 10:00 am - 12:10 pm } \\ 12: 20-2: 30 \\ \\ \text { 4:00-6:10 } \\ 6: 20-8: 30 \end{gathered}$ | Boards 1-15 <br> Boards 16-30 <br> 90 Minute Lunch Break <br> Boards 31-45 <br> Boards 46-60 |
| Tuesday | 6/9 | $\begin{gathered} 10: 00 \mathrm{am}-12: 10 \mathrm{pm} \\ 12: 20-2: 30 \end{gathered}$ | Boards 61-75 <br> Boards 76-90 |
| Final \& USA2 Quarterfinal |  |  |  |
| Tuesday | 6/9 | $\begin{aligned} & 4: 00-6: 10 \\ & 6: 20-8: 30 \\ & \hline \end{aligned}$ | Boards 1-15 Boards 16-30 |
| Wednesday | 6/10 | $\begin{gathered} \text { 10:00 am }-12: 10 \mathrm{pm} \\ 12: 20-2: 30 \\ \\ 4: 00-6: 10 \\ 6: 20-8: 30 \\ \hline \end{gathered}$ | Boards 31-45 <br> Boards 46-60 <br> 90 Minute Lunch Break <br> Boards 61-75 <br> Boards 76-90 |
| USA2 SEmi-Final |  |  |  |
| Thursday | 6/11 | $\begin{gathered} \text { 10:00 am-12:10 pm } \\ 12: 20-2: 30 \\ \\ 4: 00-6: 10 \\ 6: 20-8: 30 \\ \hline \end{gathered}$ | Boards 1-15 <br> Boards 16-30 <br> 90 Minute Lunch Break <br> Boards 31-45 <br> Boards 46-60 |
| Friday | 6/12 | $\begin{gathered} 10: 00 \mathrm{am}-12: 10 \mathrm{pm} \\ 12: 20-2: 30 \end{gathered}$ | Boards 61-75 <br> Boards 76-90 |
| USA2 Final |  |  |  |
| Friday | 6/12 | $\begin{aligned} & \text { 4:00-6:10 } \\ & 6: 20-8: 30 \end{aligned}$ | Boards 1-15 <br> Boards 16-30 |
| Saturday | 6/13 | $\begin{gathered} \text { 10:00 am - 12:10 pm } \\ 12: 20-2: 30 \\ \\ 4: 00-6: 10 \\ 6: 20-8: 30 \\ \hline \end{gathered}$ | Boards 31-45 <br> Boards 46-60 <br> 90 Minute Lunch Break <br> Boards 61-75 <br> Boards 76-90 |




## Kibitzing Rules ...

## When Can You Kibitz in the Playing Rooms?

You will be able to kibitz at any of the tables during this event. However, except in the Open Room during the Round Robin, you will be subject to the following regulations:

Kibitzers may enter the room ONLY at the start of play for a segment. Once play has started, the room will be closed. A kibitzer who leaves the room may not return until the start of the next session.

Cell phones and other electronic devices are not allowed in the playing rooms, even if they are turned off. Any kibitzer who is found with a cell phone will be evicted and not allowed to kibitz during the remainder of the tournament. When a match is being shown on BBO Vugraph, no kibitzer may sit on the same side of the table as the Vugraph operator.

## Screens

All of the Senior USBC is played with screens. If you've never kibitzed at a table with screens before, you need to know that it is quite different from kibitzing at a regular table. You need to be seated at an "open" corner of the table (not next to the screen) in order to see much, and once there are 4 kibitzers at a table it will be very hard for additional kibitzers to see.

## USBF Kibitzing Rules

The USBF General Conditions of Contest contain specific rules about kibitzers. They are designed to promote security at the tournament and are set forth in the conditions of contest section labeled "Security." They are:
a. During any use of duplicated boards across multiple matches, Kibitzers must select one table for kibitzing and may not move to any other table during a session or segment.
b. Kibitzers may not speak with players, must watch only one hand at a time, may not sit in such a position as to see more than one hand at a time, may not sit in such a position as to see a computer screen in use for Internet broadcast, must check communication devices with the Director, cannot call attention to irregularities other than a board being placed incorrectly on the table (arrow positioning), but may serve as witnesses to a possible irregularity.
c. Kibitzers must enter the playing room before play commences. Kibitzers are required to remain until the segment of play is completed at the table they are watching or to leave the playing area entirely. Kibitzers are expected to abide by the same rules as the players regarding leaving the room (e.g. be escorted to the restroom).
d. Except as expressly provided in these conditions and appendices, NPC's shall be subject to the WBF General Conditions, Section 17.
e. No one other than the Internet broadcast personnel and Tournament Directors may watch any computer screen or any other mechanism for enabling the Internet broadcast at any time in either the Closed or the Open Room.
f. These rules may be revised in specific instances by the DICs for the orderly running of the event.

## 60th High School Reunion

He was a widower and she a widow. They had known each other for a number of years being high school classmates and having attended class reunions in the past without fail.This 60th anniversary of their class, the widower and the widow made a foursome with two other singles. They had a wonderful evening, their spirits high with the widower throwing admiring glances across the table and the widow smiling coyly back at him.
Finally, he picked up courage and blurted out, "Will you marry me?"
After about six seconds of careful consideration, she answered, "Yes ... yes I will!"
The evening ended on a happy note for the widower. But the next morning he was troubled. Did she say yes? Or did she say no? He couldn't remember. Try as he would, he just could not recall. He went over the conversation of the previous evening, but his mind was blank. He remembered asking the question but for the life of him he could not recall her response. So with fear and trepidation, he picked up the phone and called her.
First, he explained that he couldn't remember as well as he used to. Then he reviewed the past evening. As he gained a little more courage he then inquired of her, "When I asked if you would marry me, did you say yes or did you say no?" "Why you silly man, I said Yes. Yes I will! ... And I meant it with all my heart."
The widower was delighted. He felt his heart skip a beat.
Then she continued, "And I am so glad you called because I couldn't remember who asked me!"

## Late Night Lecture

An elderly man driving erratically was stopped by the police around 2 a.m. and was asked where he was going at that time of night. The man replied, "I'm on my way to a lecture about alcohol abuse and the effects it has on the human body, as well as smoking and staying out late."
The officer then asked, "Really? Who's giving that lecture at this time of night?" The man replied, "That would be my wife."

## Grandma's Visit

"Oh, I sure am glad to see you," the little boy said to his grandmother (on his mother's side). "Now Daddy will do the trick he's been promising us."
The grandmother was curious. "What trick is that?" she asked.
"He told Mommy that he'd climb the walls if you came to visit," answered the boy.


| Margin | Winner | Loser |  | Margin | Winner | Loser |  | Margin | Winner | Loser |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0 | 10 | 10 |  | 15 | 15.23 | 4.77 | 30 | 18.37 | 1.63 |  |
| 1 | 10.44 | 9.56 |  | 16 | 15.50 | 4.50 | 31 | 18.53 | 1.47 |  |
| 2 | 10.86 | 9.14 |  | 17 | 15.75 | 4.25 |  | 32 | 18.68 | 1.32 |
| 3 | 11.27 | 8.73 |  | 18 | 16 | 4 |  | 33 | 18.83 | 1.17 |
| 4 | 11.67 | 8.33 |  | 19 | 16.23 | 3.77 | 34 | 18.97 | 1.03 |  |
| 5 | 12.05 | 7.95 |  | 20 | 16.46 | 3.54 |  | 35 | 19.11 | 0.89 |
| 6 | 12.42 | 7.58 |  | 21 | 16.68 | 3.32 | 36 | 19.24 | 0.76 |  |
| 7 | 12.77 | 7.23 |  | 22 | 16.9 | 3.1 |  | 37 | 19.37 | 0.63 |
| 8 | 13.12 | 6.88 |  | 23 | 17.11 | 2.89 | 38 | 19.5 | 0.5 |  |
| 9 | 13.45 | 6.55 |  | 24 | 17.31 | 2.69 | 39 | 19.62 | 0.38 |  |
| 10 | 13.78 | 6.22 |  | 25 | 17.5 | 2.5 |  | 40 | 19.74 | 0.26 |
| 11 | 14.09 | 5.91 |  | 26 | 17.69 | 2.31 | 41 | 19.85 | 0.15 |  |
| 12 | 14.39 | 5.61 |  | 27 | 17.87 | 2.13 |  | 42 | 19.95 | 0.05 |
| 13 | 14.68 | 5.32 |  | 28 | 18.04 | 1.96 |  | 43 | 20 | 0 |
| 14 | 14.96 | 5.04 |  | 29 | 18.21 | 1.79 |  |  |  |  |

##  VP Scale For Use in the Ussb $C$

## Hospitality Suite Information:

The hospitality suite for the 2015 Senior USBC is Suite 2321. Players, volunteers, kibitzers, friends and supporters are welcome in the Hospitality Suite during the tournament. Please join Martha Katz, Chris Benson and Carol Hillard for:

Breakfast each day from 8:30-11:00 am.
Lunch on Friday \& Sunday through Saturday from 2:30
4:30. Today, lunch will be a buffet lunch served in the Cyan Room of the hotel (at the front of the hotel off the lobby).

The Hospitality Suite will be open for Vugraph, casual chit chat, drinks \& snacks during the rest of the playing hours and for a short time after the end of play each day.
The Players' Lounge (room 1321) will also be open each day. You will find coffee and snacks there during play.


Mike Passell

| Margin | Winner | Loser |  | Margin | Winner | Loser |  | Margin | Winner | Loser |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 0 | 10 | 10 |  | 21 | 15.19 | 4.81 |  | 42 | 18.33 | 1.67 |
| 1 | 10.31 | 9.69 |  | 22 | 15.38 | 4.62 |  | 43 | 18.44 | 1.56 |
| 2 | 10.61 | 9.39 |  | 23 | 15.56 | 4.44 |  | 44 | 18.55 | 1.45 |
| 3 | 10.91 | 9.09 |  | 24 | 15.74 | 4.26 |  | 45 | 18.66 | 1.34 |
| 4 | 11.20 | 8.80 |  | 25 | 15.92 | 4.08 |  | 46 | 18.77 | 1.23 |
| 5 | 11.48 | 8.52 |  | 26 | 16.09 | 3.91 |  | 47 | 18.87 | 1.13 |
| 6 | 11.76 | 8.24 |  | 27 | 16.26 | 3.74 |  | 48 | 18.97 | 1.03 |
| 7 | 12.03 | 7.97 |  | 28 | 16.42 | 3.58 | 49 | 19.07 | 0.93 |  |
| 8 | 12.29 | 7.71 |  | 29 | 16.58 | 3.42 |  | 50 | 19.16 | 0.84 |
| 9 | 12.55 | 7.45 |  | 30 | 16.73 | 3.27 | 51 | 19.25 | 0.75 |  |
| 10 | 12.80 | 7.20 |  | 31 | 16.88 | 3.12 |  | 52 | 19.34 | 0.66 |
| 11 | 13.04 | 6.96 |  | 32 | 17.03 | 2.97 |  | 53 | 19.43 | 0.57 |
| 12 | 13.28 | 6.72 |  | 33 | 17.17 | 2.83 |  | 54 | 19.52 | 0.48 |
| 13 | 13.51 | 6.49 |  | 34 | 17.31 | 2.69 | 55 | 19.61 | 0.39 |  |
| 14 | 13.74 | 6.26 |  | 35 | 17.45 | 2.55 |  | 56 | 19.69 | 0.31 |
| 15 | 13.96 | 6.04 |  | 36 | 17.59 | 2.41 | 57 | 19.77 | 0.23 |  |
| 16 | 14.18 | 5.82 |  | 37 | 17.72 | 2.28 |  | 58 | 19.85 | 0.15 |
| 17 | 14.39 | 5.61 |  | 38 | 17.85 | 2.15 |  | 59 | 19.93 | 0.07 |
| 18 | 14.60 | 5.40 |  | 39 | 17.97 | 2.03 |  | 60 | 20 | 0 |
| 19 | 14.80 | 5.20 |  | 40 | 18.09 | 1.91 |  |  |  |  |
| 20 | 15 | 5 |  | 41 | 18.21 | 1.79 |  |  |  |  |

One of America's leading bridge professionals, Mike spends most of his time in Las Vegas, NV, with his wife Nancy, a former Venice Cup winner. They are the only American husband-wife couple to have won the Bermuda Bowl and the Venice Cup. Mike learned to play bridge during high school vacations by watching his brother Bill, an expert in his own right, teach bridge classes. He is \#2 on the all-time Masterpoint Winners' list with more than 50,000 masterpoints. He won the 1976 McKenney Trophy (now the Barry Crane Top 500) with a then-record total of 1815 points.
In 1979 he won the Bermuda Bowl, and also earned a Silver medal at the 1980 World Team Olympiads. Mike won his first NABC title in 1976 Reisinger, playing on the same team with which he won the Bermuda Bowl three years later. He now has a total of 19 North American titles to his credit, including the Reisinger four times, the Vanderbilt twice, the Spingold three times, the Grand National Teams, the Open Pairs three times, the Men's Board-A-Match Teams three times, the IMP Pairs in 1988, the Open Swiss Teams twice.
In addition to his North American titles, Mike has had his name engraved on the MottSmith Trophy twice and the Fishbein Trophy once, as the top masterpoint winner at three different NABCs. In 1991, Mike won the IBPA's CC Wei Award for the year's best defensive play.
He was inducted into the ACBL Hall of Fame in 2008. Away from bridge, he is a keen sports fan and was an outstanding baseball player in his youth, being drafted by the Cincinnati Reds

The Knockout stages of the 2015 Senior USBC will be covered on BBO Vugraph. We plan to cover 4-8 tables in the Round of 16 and Quarter-finals, all 4 tables in the Semi-finals and both tables in the Finals, and all of the tables in the USA2 Semi-finals and Finals, as well as some of the Quarter-finals. To watch the Vugraph online, go to the BBO website where you can either log on directly from your browser, go to "Vugraph" and choose which table to watch, or download the BBO software to run BBO on your computer. If you choose the latter approach, after downloading, install the software on your computer, log on, follow the directions to become a BBO member and you'll be magically transported to the Lobby of the largest bridge club in the world. Click on the button labeled VUGRAPH and you'll be able to choose which of the USSBC matches you want to watch.

There will usually be a "yellow" user on BBO called USBF. If you have general questions, please ask USBF, not one of the hard-working Vugraph Operators, some of whom may not have time to respond to private messages. Thank you.

Each day's schedule is the same (these are Chicago times; to see the times for your time-zone, go to the BBO Vugraph schedule site):

10:00-12:10: Segment 1
12:20-2: 30: Segment 2
3:40-5:50: Segment 3
6:00-8:10: Segment 4

Segments 2 and 4 may start a little earlier or later than they are scheduled depending on when segments 1 and 3 end.

In the Round of 16 , each match will play a different set of boards. In the Quarterfinal, the matches may play the same boards or different boards. In the Semi-Finals all of the teams will play the same boards, but for security reasons, if the matches do not all start at the same time, we will not start the Vugraph broadcast until all matches have started play.

After a session, you can review the Vugraph action on our Web Vugraphs, which show each hand played with a link to bidding and play records. Take a look at the events currently available to see what we'll have for the 2015 Senior USBC. Web Vugraphs are posted within about half an hour of completion of the Vugraph show.


## Plan to Attend the 2015 Summer NABC August 6-16 Hilton and Towers Downtown Chicago

| 4 | 3 | 8 | 7 | 6 |  | 1 |  | 2 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| 2 |  |  |  | 9 |  | 5 | 3 |  |
|  |  |  |  |  | 2 | 6 |  | 8 |
|  |  | 4 |  | 2 | 3 |  | 5 |  |
| 3 |  |  |  |  |  | 8 |  |  |
| 6 |  |  |  |  |  |  |  |  |
|  |  | 5 |  | 1 |  | 3 |  | 9 |
|  | 1 |  |  |  |  |  | 8 |  |
| 9 |  |  | 6 |  |  |  | 7 |  |

Sudoku 1

| 1 |  | 8 | 3 | 6 | 9 |  | 7 | 5 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
|  | 7 |  |  | 1 |  |  |  |  |
| 3 |  |  |  |  |  |  |  |  |
|  |  | 7 |  |  | 2 | 1 |  | 9 |
|  |  |  |  |  |  |  | 5 |  |
|  |  |  | 9 |  | 1 |  | 4 |  |
| 9 | 8 |  | 5 | 2 |  | 4 |  |  |
| 5 | 2 |  | 6 |  | 4 |  |  | 3 |
|  |  |  |  |  | 8 |  |  |  |

Pula Bridge Festival! September 5th-13th Pula, Croatia.

We are giving free accommodation (apartment for 4-6 persons) during Pula Bridge Festival to one US junior team. Festival is one of the biggest in Europe (over 100 teams, about 250 pairs).
If interested, contact me for details (tihana@pilar.hr)


I can rock but roll just left town!

Sudoku 2 Solution

| 9 | 7 | S | 8 | 6 | I | $t$ | $\mathcal{E}$ | $L$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\mathcal{E}$ | 6 | 8 | $t$ | $L$ | 9 | I | $\tau$ | S |
| $L$ | I | $\checkmark$ | $\mathcal{E}$ | 7 | S | 9 | 8 | 6 |
| 8 | t | $L$ | I | S | 6 | $\mathcal{E}$ | 9 | $\tau$ |
| 7 | S | $\mathcal{E}$ | 9 | 8 | $L$ | 6 | I | t |
| 6 | 9 | I | Z | $\mathcal{E}$ | $t$ | $L$ | S | 8 |
| I | 8 | 9 | $L$ | $t$ | Z | § | 6 | $\mathcal{E}$ |
| $t$ | $\mathcal{E}$ | 6 | S | I | 8 | $\tau$ | $L$ | 9 |
| S | $L$ | $\tau$ | 6 | 9 | $\mathcal{E}$ | 8 | t | I |


| I | $L$ | t | 8 | S | 9 | $\mathcal{E}$ | $\tau$ | 6 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| S | 8 | $\tau$ | 6 | t | $\mathcal{E}$ | 9 | I | $L$ |
| 6 | 9 | $\mathcal{E}$ | $L$ | I | $\tau$ | S | t | 8 |
| $\mathcal{E}$ | 7 | 6 | I | 8 | $\checkmark$ | $L$ | S | 9 |
| v | I | 8 | 9 | $L$ | S | 7 | 6 | $\mathcal{E}$ |
| 9 | S | $L$ | $\mathcal{E}$ | Z | 6 | t | 8 | I |
| 8 | t | 9 | $\tau$ | $\mathcal{E}$ | I | 6 | $L$ | S |
| $L$ | $\mathcal{E}$ | S | - | 6 | 8 | I | 9 | $\tau$ |
| $\boldsymbol{z}$ | 6 | I | S | 9 | $L$ | 8 | $\mathcal{E}$ | t |

## Puzzle Page ...

Isaac and Albert were excitedly describing the result of the Third Annual International Science Fair Extravaganza in Sweden. There were three contestants, Louis, Rene, and Johannes. Isaac reported that Louis won the fair, while Rene came in second. Albert, on the other hand, reported that Johannes won the fair, while Louis came in second.
In fact, neither Isaac nor Albert had given a correct report of the results of the science fair. Each of them had given one correct statement and one false statement. What was the actual placing of the three contestants?

At a family reunion were the following people: one grandfather, one grandmother, two fathers, two mothers, four children, three grandchildren, one brother, two sisters, two sons, two daughters, one father-in-law, one mother-in-law, and one daughter-in-law. But not as many people attended as it sounds. How many were there, and who were they?

97 baseball teams participate in an annual state tournament. The champion is chosen for this tournament by the usual elimination scheme. That is, the 97 teams are divided into pairs, and the two teams of each pair play against each other. The loser of each pair is eliminated, and the remaining teams are paired up again, etc. How many games must be played to determine a champion?

## Quotes from Actual Insurance Claims

- Coming home, I drove into the wrong house and collided with a tree I didn't have.
- In an attempt to kill a fly, I drove into a telephone pole.
- I had been driving for 40 years when I fell asleep at the wheel and had an accident.
- I collided with a stationary truck coming the other way.
- I told the police I was not injured, but on removing my hat I found that I had a fractured skull.
- The pedestrian had no idea which direction to run. So I ran over him.
- I pulled away from the side of the road, glanced at my mother-in-law, and headed over the embankment.


## Pet Parrot

A man buys a pet parrot and brings him home. But the parrot starts insulting him and gets really nasty, so the man picks up the parrot and tosses him into the freezer to teach him a lesson. He hears the bird squawking for a few minutes, but all of a sudden the parrot is quiet. The man opens the freezer door, the parrot walks out, looks up at him and says, "I apologize for offending you, and I humbly ask your forgiveness."

The man says, "Well, thank you. I forgive you."
The parrot then says, "If you don't mind my asking, what did the chicken do?"


## George Carlin sez...

"I was thinking about how people seem to read the Bible a whole lot more as they get older. Then it dawned on me . . . they're cramming for their final exam.'

## Answers to Puzzle





