

Volume 8, Issue 9
May 16, 2014

UNITED STATES BRIDGE CHAMPIONSHIPS

“Trials” and Tribulations Semifinals Get Underway... Very Close Going!

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#	TEAM	TOTAL	1-15	16-30	31-45	46-60	61-75	76-90	91-105	106-120	Penalties
1	Nickell	88	44	4	18	22					
4	Bramley	90	23	31	25	11					
2	Fleisher	84	11	18	29	26					
3	Diamond	91	16	39	12	24					

Good Luck Everyone!!

Teams in Order by Seeding

"TRIALS" AND TRIBULATIONS



You know you're an Arizona native when you have to look up "mass transit" in the dictionary.
~Paul Johnson



Nickell Bye to Rnd of 8	Frank Nickell, Capt Bobby Levin Jeff Meckstroth	Ralph Katz Steve Weinstein Eric Rodwell
Fleisher Bye to Rnd of 8	Martin Fleisher, Capt Gary Cohler Chris Willenken	Chip Martel Michael Rosenberg
Gordon Bye to Rnd of 16	Mark Gordon, Capt David Berkowitz Jacek Pszczola	Pratap Rajadhyaksha Alan Sontag Michael Seamon
Diamond	John Diamond, Capt Geoff Hampson Brad Moss	Brian Platnick Eric Greco Kevin Bathurst
Bramley	Bart Bramley, Capt Howard Weinstein Robert Hamman	Lew Stansby Ross Gabel Roger Lee
Sherman	Richard Coren Kevin Dwyer Mike Passell Gabrielle Sherman, NPC	Michael Kamil Russell Ekeblad Marc Jacobus
Fireman	John Kranyak Justin Lall Joel Wooldridge Paul Fireman, NPC	Gavin Wolpert John Hurd
Koneru	Venkatrao Koneru, Capt Kit Woolsey	Jim Krekorian Fred Stewart
Meltzer	Steve Robinson Steve Garner Rose Meltzer, NPC	John Mohan Peter Boyd Ron Smith
Seligman	Martin Seligman, Capt Jiang Gu Curtis Cheek	Mark Lair Huub Bertens
Harris	Martin Harris, Capt Glenn Milgrim Jeff Aker	Jacob Morgan Barry Rigal Josh Parker
Kolesnik	Alex Kolesnik, Capt Josh Sher Brady Richter	Bob Etter Ai-Tai Lo John Ramos
Hung	Eugene Hung, Capt JoAnna Stansby	Jason Feldman William Watson
Baseggio	Franco Baseggio, Capt Migry Zur Campanile	Andrew Stark John McAllister
Parrish	Adam Parrish, Capt Joel Datloff	Greg Humphreys Roger McNay
Berkowitz	Dana Berkowitz, Capt Craig Ganzer	Sylvia Shi Robert Brady

The bulletin staff apologizes to Mike Passell for an error in yesterday's hard copy bulletin. In the 6H hand on the bottom of page 5, Mike was listed as declarer. In point of fact, Mike and his partner, Mark Jacobus, had a strong club auction where Mike opened 1C and Mark responded 1H. The result was Mark declaring 6H from the short trump holding.
Ed.

Knockout Schedule

Humor from Eddie Kantar

Four guys are playing bridge at the golf club and there is one kibitzer. Phone rings and one of the fellows has to leave. They beg the kibitzer to play a few hands even though he doesn't play and only knows from what he has seen these last few hours. They say it's o.k. The kibitzer sits in and deals. They all look at him. He bids 4C! Very strange opening bid even for a beginner. Second hand doubles and it comes back to the kibitzer who bids 4D! They are beginning to have second thoughts about this guy. Second hand doubles again and when the bidding comes back to the kibitzer he bids 4H. This is just too much. This will surely be the last hand, but second hand doubles again. When it comes back to the kibitzer, this time he says: "And the jack of spades."

Alvin Roth a very ethical player is defending 7NT, vulnerable, in a money rubber bridge game where the declarer reduces to a three card ending. Dummy has the Axx of spades and declarer the KJ10. The lead is in declarer's hand and he leads the SJ. Second hand has xxx and Roth Qxx. Second hand goes into an act trying to make declarer think he has the queen and finally plays low. Declarer, taken in by the hesitation, also plays low. Roth, holding the queen, also plays low allowing the jack to take the trick and the declarer to make 7NT. When Roth's partner asks him why he didn't take the SQ, Roth says: "Because I thought you had it!"

Helen Sobel when asked how it feels to be playing with an expert (She always played with Charles Goren) said: "Ask Charlie".

Two wives were discussing whose husband plays worse. Wife #1 says it isn't even close, hers does. Wife #2 doesn't agree and says "listen to what my husband did last night playing 7NT."

"He had 11 tricks outside of spades and the dummy had the AQ of spades and the spade finesse was onside and he had plenty of entries to his hand to take the finesse, but instead of taking the spade finesse he went to dummy and led the SQ from the dummy!" "What's so bad about that"? wife #1 says. "Against my husband that play works."

Round of Sixteen		
Captains' Meeting in Playing Area at 9:45 AM		
SUNDAY MAY 11TH	10:00 - 12:10	SEGMENT 1 BOARDS 1-15
	12:25 - 2:35	SEGMENT 2 BOARDS 16-30 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 3 BOARDS 31-45
	6:10 - 8:20	SEGMENT 4 BOARDS 45-60
MONDAY MAY 12TH	10:00 - 12:10	SEGMENT 5 BOARDS 61-75
	12:25 - 2:35	SEGMENT 6 BOARDS 76-90 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 7 BOARDS 91-105
	6:10 - 8:20	SEGMENT 8 BOARDS 106-120
Quarterfinals		
TUESDAY MAY 13TH	10:00 - 12:10	SEGMENT 1 BOARDS 1-15
	12:25 - 2:35	SEGMENT 2 BOARDS 16-30 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 3 BOARDS 31-45
	6:10 - 8:20	SEGMENT 4 BOARDS 46-60
WEDNESDAY MAY 14TH	10:00 - 12:10	SEGMENT 5 BOARDS 61-75
	12:25 - 2:35	SEGMENT 6 BOARDS 76-90 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 7 BOARDS 91-105
	6:10 - 8:20	SEGMENT 8 BOARDS 106-120
Semi-Finals		
THURSDAY MAY 15TH	10:00 - 12:10	SEGMENT 1 BOARDS 1-15
	12:25 - 2:35	SEGMENT 2 BOARDS 16-30 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 3 BOARDS 31-45
	6:10 - 8:20	SEGMENT 4 BOARDS 46-60
FRIDAY MAY 16TH	10:00 - 12:10	SEGMENT 5 BOARDS 61-75
	12:25 - 2:35	SEGMENT 6 BOARDS 76-90 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 7 BOARDS 91-105
	6:10 - 8:20	SEGMENT 8 BOARDS 106-120
Final		
SATURDAY MAY 17TH	10:00 - 12:10	SEGMENT 1 BOARDS 1-15
	12:25 - 2:35	SEGMENT 2 BOARDS 16-30 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 3 BOARDS 31-45
	6:10 - 8:20	SEGMENT 4 BOARDS 46-60
SUNDAY MAY 18TH	10:00 - 12:10	SEGMENT 5 BOARDS 61-75
	12:25 - 2:35	SEGMENT 6 BOARDS 76-90 70 MINUTE LUNCH BREAK
	3:45 - 5:55	SEGMENT 7 BOARDS 91-105
	6:10 - 8:20	SEGMENT 8 BOARDS 106-120

**No Electronic Devices are Permitted in the Playing Area.
This applies to players AND kibitzers.
Severe penalties will be assessed for violation of this rule.
Please turn off all cell phones and check them at the door.
The USBF reserves the right to wand anyone entering the
playing field.**



Hospitality Suite Information

The hospitality suite for the 2014 USBC will be the Kayenta Suite (room 2052). Our wonderful hostesses, Lisa Berkowitz and Molly O'Neill will make the "trek" to Phoenix to welcome you to the Hospitality Suite during the tournament. Because the hotel serves breakfast every morning, we will not be serving breakfast in the hospitality suite. Please join us for:

Lunch daily from 2:30-4:00.

Vugraph, casual chit chat, drinks & snacks during the rest of the playing hours and for a short time after the end of the day.

As we have the last two years, we will also have a "Players' Break Room" (aka Jan's office) near the playing rooms from Tuesday on. We will have coffee, soft drinks and some snacks available in that room while you wait for your slow teammates to finish playing.



Molly and Lisa invite you to room 2050 during the play for snacks and sodas. Your team captains have the key... and they add that your cooperation in tossing your trash is much appreciated.

Best Juicy Steak

WINNER:

Michael Dominick's Lincoln Avenue Prime Steakhouse

Fleming's Prime Steakhouse & Wine Bar

Mastro's Steakhouse

Durant's

BLT Steak, JW Marriott Camelback Inn Resort and Spa

Ruth's Chris Steak House

Bourbon Steak, Scottsdale Fairmont

J&G Steakhouse, The Phoenician

The Keg

Drinkwaters City Hall Steakhouse

Modern Steak

The Capital Grille

Morton's The Steakhouse

Fogo De Chao

Roaring Fork

Shula's Steakhouse

The Stockyard

Arcadia Farms

The Chart House

Houston's

Best Lunch Spot - Fun

WINNER: The Herb Box

Pita Jungle

Postino Winecafe

Chelsea's Kitchen

The Main Ingredient Ale House and Cafe

Duck & Decanter

NoRTH

Wildflower Bread Company

True Food

Arcadia Farms

AZ88

Coronado Cafe

Hillstone

Liberty Market

Tommy Bahama's Tropical Cafe

Best Mexican Food

WINNER: Spotted Donkey at el Pedregal

SOL Cocina

Jalapeno Inferno Bistro Mexicano

Tee Pee Mexican Food
Carefree Station Grill & Bar

Aunt Chilada's

Los Dos Molinos

Lulu's Taco Shop

The Mission

Los Sombreros Authentic Mexican Cafe & Cantina

Barrio Cafe

Blanco Tacos + Tequila

Ajo Al's

El Encanto Mexican Grill

Frank and Lupe's Old Mexico

Valle Luna

America's Taco Shop

La Hacienda, Fairmont Scottsdale Princess

Gallo Blanco Cafe & Bar

Old Town Tortilla Factory

Blue Agave Mexican Cantina

Canteen Modern Tequila Bar

Z'Tejas

Black Chile Mexican Grill

Two Hippies Beach House

Fuego Bistro

Palo Verde at The Boulders

Best Place to Watch the Big Game

WINNER: SanTan Brewing Company

Zipps Sports Grill

Majerle's

Four Peaks Brewery

Kona Grill

Temple Bar Sports Grill

Native New Yorker

West Addison

Arcadia Tavern

Half Moon Sports Grill

Yard House

Corbin's

Saddle Ranch Scottsdale


Gordon Biersch

Kelly's at SouthBridge

Thirsty Lion

Arizona's Bests

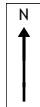
The Start of the Semis!

Board 1	♠ QJ65432		West	North	East	South
Dealer: N	♥ A		Katz	H Weinstein	Nickell	Grabel
None Vul.	♦		Pass	Pass	Pass	1C (strong)
	♣ JT973		Pass	1H (4+ spades)	Double	Redouble (3 sp)
			4H	5H	Pass	5S
♠ 7		♠ AK	Pass	6S	Double	All Pass
♥ QT732		♥ J9854	Stansby	Levin	Bramley	S Weinstein
♦ J874		♦ QT52		4S	All Pass	
♣ Q54		♣ 82	Bathurst	Rosenberg	Moss	Willenken
			Pass	4S	Pass	4NT
			Pass	5C	Pass	5S
			All Pass			
			Martel	Greco	Cohler	Hampson
				4S	All Pass	

Everyone played in the same strain. Two at the four level. One at the five level. One at the six level. Everyone collected 11 tricks.

Before the hand commenced, Nickell made the comment that he had as many double cards as passes. It looks like he needed them. Before making the opening lead, Katz tanked for more than his usual amount of time trying to assure he would make the right lead. Little did he know there was no wrong lead.

No swing in the Fleisher/Diamond match. 11 IMPs to Nickell in the Nickell/Bramley set.

Board 3	♠ 876		This board was only interesting in the Nickell/Bramley match.			
Dealer: S	♥ AQJ2		In the Fleisher/Diamond match, both tables played a quiet diamond game and made with an overtrick.			
E/W Vul.	♦ J7		Stansby	Levin	Bramley	S Weinstein
	♣ 5432					1S
			Double	2S	4D	Pass
♠ K92		♠ 43	5D	All Pass		
♥ 7543		♥	Katz	H Weinstein	Nickell	Grabel
♦ QT8		♦ AK9643				IS
♣ AKQ		♣ JT876	Pass	2S	2NT	3H
			4NT	5H	6D	6H
			Double	All Pass		

Howie Weinstein did well to bid five hearts over Katz's 4NT, so long as he or Grabel were willing to take the sacrifice in six if the opponents bid the cold diamond slam.

Indeed, Nickell bid the slam, and Grabel dutifully saved.

3 IMPs to Bramley

Great Defense: Bramley and Stansby!!

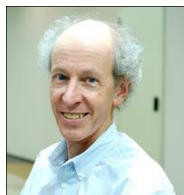
Board 36
 Dealer: W
 All Vul.
 ♠ T872
 ♥ AJ64
 ♦ A
 ♣ KQ98

♠ A95
 ♥ 87
 ♦ T94
 ♣ JT652



♠ QJ4
 ♥ 9532
 ♦ Q875
 ♣ A7

♠ K63
 ♥ KQT
 ♦ KJ632
 ♣ 43



West	North	East	South
Stansby	Levin	Bramley	S Weinstein
Pass	1C	Pass	2NT
Pass	3C	Pass	3D
Pass	3NT	All Pass	
Meckstroth	Lee	Rodwell	Hamman
Pass	1C	Pass	1D
Pass	1H	Pass	2NT
Pass	3NT	All Pass	

Willenken	Greco	Rosenberg	Hampson
Pass	1NT	Pass	3C (puppet)
Pass	3D (1 or more 4	Pass	3NT
All Pass			
Bathurst	Fleisher	Moss	Martel
Pass	1C (2+)	Pass	1S (transfer to NT)
Pass	1NT	Pass	3NT
All Pass			

All four rooms played in 3NT on Board 36. Looking at all of the hands, you can see that 3NT can always be made. Indeed the contract succeeded in three of the four rooms.

In the Fleisher/Diamond match, Greco opened an off-shape 1NT (14-16) with the North hand. It is unclear why Greco chose this bid since Hampson/Greco play an opening 2D to be 11-15 with short diamonds. Hampson bid 3C (puppet Stayman) and settled in 3NT when Greco denied a five card major. Rosenberg led the queen of spades and declarer was able to take two spades (by finessing for the nine of spades), four hearts, two diamonds and one club to make 3NT.

At the other table, Fleisher opened 1C on the North hand and Martel responded 1S, transferring to 1NT. Martel raised to 3NT and Moss led a heart. Fleisher won in dummy and played a spade to the eight, losing to Moss's jack. Another heart was returned. Fleisher won in his hand and played a spade to the king, losing to Bathurst's ace. Not having the benefit of seeing declarer's hand, Bathurst returned the jack of clubs to declarer's king and Moss's ace. Fleisher won the heart return in dummy and played a club to his nine. Now he cashed the king of clubs, ace of diamonds and ace of hearts. He exited with a spade to East's queen and Moss, with only diamonds remaining was forced to give declarer the diamond finesse for his ninth trick.

In the Nickell/Bramley match, Hamman/Lee bid naturally to 3NT from the South hand. Meckstroth led a club to dummy's king and Rodwell's ace. The seven of clubs was returned and won in dummy with the queen. Now Hamman led a spade to the king. Meckstroth could win this trick and defeat the contract by cashing a club and two more spades. Not knowing how weak declarer's spade holding was, Meckstroth ducked! Now declarer led a diamond to the ace and conceded a club, taking nine tricks (one spade, four hearts, two diamonds and two clubs). Taking a superficial view, the duck of the spade ace was an error, but think again! Look what happened at the other table in this match.

Bramley/Stansby were the only pair to defeat 3NT. Levin/Weinstein bid to 3NT on the auction shown above. Stansby led the ten of diamonds. Weinstein won in dummy and played a spade to the king. Stansby ducked his ace! Now Weinstein played a club to dummy's king and Bramley ducked his ace! Weinstein led a heart to his hand and played a club to the queen. Now Bramley won his ace, and played the queen and jack of spades. Stansby won the ace of spades and cashed three club tricks, defeating 3NT two tricks for a gain of 13 IMPs. (Not to nitpick great defense, but Stansby should probably overtake the queen of spades, just in case Stevie the Poker Player lied a little when he denied a four card major.) Of course this defense is really just "child's play": DUCK-DUCK-GOOSE.

Board 28
 Dealer: W
 N/S Vul.

♠ QT532
 ♥ 987
 ♦ Q52
 ♣ J6

♠ AK86
 ♥ QT64
 ♦ KJT
 ♣ 53



♠ J9
 ♥ AJ2
 ♦ A98763
 ♣ AK

♠ 74
 ♥ K53
 ♦ 4
 ♣ QT98742

West	North	East	South
Meckstroth	Lee	Rodwell	Hamman
1NT (14-16)	Pass	2S (size ask)	Pass
2NT (min)	Pass	3H	Pass
4C	Pass	4D	Pass
4NT	Pass	6D	All Pass

H Weinstein	Katz	Grabel	Nickell
1C (2+)	Pass	2D	Pass
2NT	Pass	3NT	All Pass

Diamond	Fleisher	Platnick	Cohler
1NT (14-16)	Pass	3C (puppet)	Double
Pass (no C stop)	Pass	Redouble (reask)	Pass
3D (no 5 card)	Pass	6D	All Pass

Willenken	Greco	Rosenberg	Hampson
1D	Pass	2D (forcing)	Pass
3NT	Pass	4C (cue)	Pass
4S (cue)	Pass	4NT	Pass
5H	Pass	6D	All Pass

In the Nickell/Bramley match, Meckwell played in six diamonds. With no information from the opponents, Rodwell played for the 2-2 in trumps, and went down when the trump queen didn't drop and the heart finesse lost.

Weinstein and Grabel disdained the slam and played 3NT. Weinstein collected eleven tricks and made five for a gain of 11 IMPs to Bramley.

In the Fleisher/Diamond match, Willenken/Rosenberg bid to six diamonds, their opponents passing throughout. Like Rodwell, Willenken played for the drop of the trump queen and went light one trick.

At the other table, Diamond/Platnick bid to six diamonds. Cohler, sitting South, doubled puppet stayman.

This double was a tell.

Fleisher led the jack of clubs. Diamond realized that Cohler's double had to be based on extreme length since he was missing three of the top four honors. Diamond went with the odds by cashing the king of diamonds and finessing North for the queen.

He was rewarded with 14 IMPs for the Diamond squad.

More Kantar Humor:

Peter Leventritt, a famous bridge player, is teaching a beginning class at the Card School in New York. It is now the fifth lesson and one of the regulars is sick. Peter is forced to ask this fellow in the class who has not said one word since day one and is only there because his girlfriend bugged him to try to learn the game to fill in. Actually, he is a poker player. Reluctantly the fellow sits down and is given a set hand that Peter uses to teach beginners. The fellow has 14 HCP and a nice five card heart suit, and everyone is waiting for him to bid something. Silence. Peter asks him how many points he has? Silence. Well, Peter teaches him how to count points and says you have to open something. Silence. Peters says, "it's o.k open anything you want." The guys says" O.K, I'll open for a dollar."

June 10-15, 2014

Sanction #R1406069

Come to the USBF Regional in Eau Claire!!

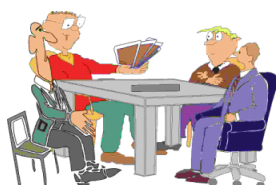
The Plaza Hotel & Suites, 1202 W Clairemont Avenue, Eau Claire, WI
For room reservations, please call: 715-834-3181

\$89 + tax...

Please call by May 4, 2014 to insure bridge rate

Tuesday, June 10

- 9:00 Morning Side Game, session 1
299er Pairs
Tuesday/Wednesday Compact KO, session 1
- 1:30 KO-A session 1
Gold Rush Pairs, session 1
A/X Pairs (X=0-2000, A=2000+), session 1
299er Pairs
Afternoon Side Game, session 1
- 7:30 KO-A session 2
Gold Rush Pairs, session 2
A/X Pairs, session 2
Single Session BAM
Evening Side Game, session 1
299er Pairs



- 9:00 Swiss Teams, session 2
Choice Pairs, session 1*
299er Pairs
Morning Side Game, session 4
- 1:30 KO C, session 3
Choice Pairs, session 2*
299er Pairs
KO D, session 1
Afternoon Side Game, session 4
- 7:30 KO C, session 4
Choice Pairs, session 3*
299er Pairs
KO D, session 2
Evening Side Game, Session 4

Wednesday, June 11

- 9:00 Choice Pairs, session 1*
299er Pairs
Tuesday/Wednesday Compact KO, session 2
Morning Side Game, session 2
- 1:30 KO A, session 3
KO B, session 1
Choice Pairs, session 2*
299er Pairs
Afternoon Side Game, session 2
- 7:30 KO A, session 4
KO B, session 2
Choice Pairs, session 3*
299er Pairs
Single Session Swiss Teams
Evening Side Game, session 2



Saturday, June 14

- 9:00 Morning Side Game, session 5
299er Pairs
- 1:30 KO D, session 3
Stratified Open Pairs, session 1 B, C, D
(B: 1500, C: 750, D: 300)
A/X Pairs, session 1
Swiss Teams Qualifying
(2 days), session 1
299er Pairs
Afternoon Side Game, session 5
- 7:30 KO D, session 4
Swiss Teams Q, session 2
Stratified Open Pairs, session 2
A/X Pairs, session 2
299er Pairs
Evening Side Game, session 5

Thursday, June 12

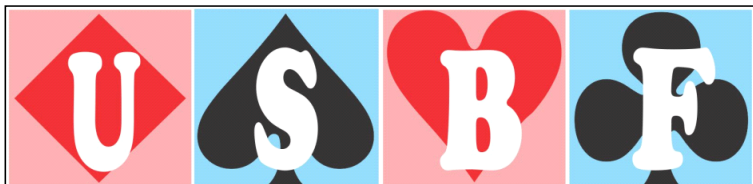
- 9:00 Swiss Teams, session 1 (Th/Fr AM)
Morning Side Game, session 3
299er Pairs
- 1:30 KO B, session 3
KO C, session 1
Gold Rush Pairs, session 1 (B=300-750; C=0-300)
A/X Pairs, session 1
299er Pairs
Afternoon Side Game, session 3
- 7:30 KO B, session 4
KO C, session 2
Gold Rush Pairs, session 2
A/X Pairs, session 2
299er Pairs
Evening Side Game, session 3

Sunday, June 15

- 9:00 Swiss Teams Stratified
Swiss Teams Q, session: 1st final
299er Swiss Teams
- 2:00 Swiss Teams Q, session: 2nd final
Stratified Swiss, Session 2
299er Swiss Teams

A=3,000 +, B=750-3,000, C=0-750
299er Strats: 300/200/100

*Choice Pairs: Players designate which sessions they will play at the time of purchase of entry Friday, June 13



Tournament Chairman: Dennis Ryan
715-231-4490
Partnership Chairman: Tom Kite
715-835-4764

**We abide by the standard ACBL
handicapping policy.**
Master point Averaging when possible.
Great site, Great Hospitality, Great Fun!!

4								1
			1		5	4		
				6	7	2		
	3							9
5			9	1	6	3		
2	8			5	4			
	1			9				6
8				7				
		5	8					7

Sudoku 1

Answers to Puzzles No Peeking!

CD	Third Street	Fleet Bank	Bradley	Peter
Savings	West Street	First National	Sweet	Harriet
Checking	Main Street	City Trust	Ranger	Glenn
Money Market	South Street	Citizen Credit Union	Lawson	Elliot
IRA	Rockland Street	Workforce Credit Union	Lewis	Cindy
Account Type	Bank Address	Bank Name	Last Name	First Name

Answer to puzzle on page 10 (above)

Sudoku

Sudoku 2

5	9			2				8
		6			8			
		2				3		4
4	1				9	2		6
6		7						9
9				4			8	
		4		8			1	
	5		1		2			
		1		3	5			7

2	8	1	4	3	5	6	9	7
7	5	9	1	6	2	8	4	3
3	6	4	9	8	7	5	1	2
9	3	5	2	4	6	7	8	1
6	2	7	8	1	3	4	5	9
4	1	8	7	5	9	2	3	6
8	7	2	5	9	1	3	6	4
1	4	6	3	7	8	9	2	5
5	9	3	6	2	4	1	7	8

Sudoku 2 Solution

Sudoku 1 Solution

9	6	5	8	4	3	1	7	2
8	2	3	6	7	1	9	5	4
7	1	4	5	9	2	8	3	6
2	8	9	3	5	4	6	1	7
5	4	7	9	1	6	3	2	8
1	3	6	7	2	8	5	4	9
3	9	1	4	6	7	2	8	5
6	7	2	1	8	5	4	9	3
4	5	8	2	3	9	7	6	1

Puzzle Page ...

At lunchtime today, five employees from the Gadget Factory went out to do their banking. Though Millersville itself wasn't a large town, there were many options available in the surrounding area so it wasn't unusual that all five employees used different banks or credit unions. While all made deposits (and it wasn't even payday!), the odd part was that each made a deposit to a different type of account. Determine the full name of each employee, the name of the bank each went to (one was City Trust), the street each bank was on, and the type of account where each made their deposit (one was a CD).

- The employee whose last name was Lewis didn't have a savings account nor did she go to the Citizen Credit Union.
- Peter Bradley didn't go to a credit union. Harriet, whose last name wasn't Lawson, went to the bank on West Street but she didn't have a checking account.
- Elliot, whose last name wasn't Ranger, went to South Street to do his deposit but not at the Workforce Credit Union. The employee who went to the First National bank had a savings account.
- Fleet Bank was on Third Street but it wasn't Glenn's bank. Cindy, whose last name wasn't Sweet, had an IRA but it wasn't in the bank on Main Street.
- The two credit unions were the one on Rockland Street and the one that held an employee's money market account.
- The employee whose last name was Ranger didn't use a credit union to deposit money to his checking account. Harriet didn't have a money market account.

	Bradley	Lawson	Lewis	Ranger	Sweet	Citizen Credit Union	City Trust	First National	Fleet Bank	Workforce Credit Union	Main Street	Rockland Street	South Street	Third Street	West Street	CD	Checking	IRA	Money Market	Savings
Cindy																				
Elliot																				
Glenn																				
Harriet																				
Peter																				
CD																				
Checking																				
IRA																				
Money Market																				
Savings																				
Main Street																				
Rockland Street																				
South Street																				
Third Street																				
West Street																				
Citizen Credit Union																				
City Trust																				
First National																				
Fleet Bank																				
Workforce Credit Union																				

Answer to Puzzle on Page 9

First Name	Last Name	Bank Name	Bank Address	Account Type
Cindy				
Elliot				
Glenn				
Harriet				
Peter				