

## DISTRICT 4 MASTER SOLVERS CLUB

### DECEMBER 2025 PROBLEM

NICK STRAGUZZI, DIRECTOR

The D4MSC ends 2025 in damage control mode. Partner is demanding that we do something intelligent with a balanced 3-count, the sort of hand where “intelligent” normally means to sit there quietly and pray that partner doesn’t put us into a pickle like this. The matchpoint angle adds some interesting considerations. Will other Souths face the same problem? Is our objective simply to find the smallest minus? What if partner has a monster hand and intends to bid again? The Club covered many of these topics and more, and the final vote was the closest of the year. Perhaps that’s unfortunate, because it meant that the **2025 D4MSC Challenge** came down to a single Panelist vote. Time to see whose Christmas will be the merriest.

METHODS ARE 2/1 WITH "WALSH"

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#### MATCHPOINTS, NORTH-SOUTH VULNERABLE

♠-K842 ♥-1093 ♦-10843 ♣-86

South	West	North	East
Pass	1♦	Double	1♠
Pass	2♦	Double	Pass
?			

#### A. Do you agree with South’s second pass?

ANSWER	PANEL	SOLVERS	AWARD
Yes	15	27	20
No, prefer Dbl	1	5	10

I expected Yes to win the vote, but perhaps not by this big of a landslide. The handful of folks who bothered to comment at all made it clear that any option other than passing was a non-starter to them. For brevity, I’ve omitted many along these lines:

**STEPHEN COOPER:** Yes. No alternative!

**JEFF RUBEN:** Yes. What could I possibly bid?

**RICK ROWLAND:** Yes. This should be unanimous.

Close. A few people provided a bit more exposition but arrived at the same answer:

**KARL BARTH:** Yes. If I don’t pass, partner will be encouraged. I have no interest in encouraging partner.

**BILL BAUER:** Yes. Why bid and imply 6+ HCP? Are you suggesting that I should try to get even with partner's prior indiscretions having overstated the value of her hand?

**RICH ROTHWART:** Yes. We're not far from a double, but it should show more than 3 HCP and a four-card suit.

**TOM WEIK:** Yes. I like to bid but can't seem to find a call.

JOHN D. JONES: Yes. With a balanced 3-count, what else might I be thinking of? I am way short of a penalty double, and any other action would be unthinkable.

*This is the only alternative that anyone thought to think thinkable:*

RICK OLANOFF: No, prefer Double. For the lead and to expose a potential psych.

WILLIAM THOMAS: No, prefer Double. Light by maybe a queen, but spades are the suit I want led.

*Non-vulnerable and with that missing queen, I think I would have doubled too. At matchpoints, allowing the opponents to steal the spade suit from under our noses is rarely a happy outcome. But this hand is just too weak to risk it. I still play double here as penalty-oriented ("He stole my bid!") but that ancient treatment is no longer a sure thing opposite an unfamiliar partner. Several people felt the need to make explicit what they believed a double would show.*

**ED SHAPIRO:** Yes. I would double to show that I would have been happy to bid 1♠ had East passed, but I'm short of values for that. I don't play double for takeout here – doesn't anyone psych in this position anymore?

**BARRY PASSER:** Yes. Way too weak to double (showing spades).

**BRUCE SCHWAIDELSON:** Yes. I play that a double in this auction says to partner that I would have happily bid spades had East not bid them first. Pass says I'm glad I didn't have to bid. 1NT is out of the question.

**ANDY MUENZ:** Yes. Pass is clear. 1NT would show a stronger hand, and we didn't know at the time that partner had extras. I don't know if double would be penalty (my preference) or takeout in our system, but we're not strong enough for the former and the wrong shape for the latter.

*Last Word for Part A goes to a Solver who sums it up succinctly:*

MICHAEL MAYER: Yes. Hell yes.

## **B. With the auction as given, what is your call?**

ANSWER	PANEL	SOLVERS	AWARD
Pass	0	2	60
2NT	1	3	60
2♥	??	16	??
2♠	??	12	??

So, here's what happened. When I started writing the article, 2♥ and 2♠ were dead even in Panelists' vote (meaning that 2♥ would have earned the top score of 80 via the Solvers' tally, and one set of people would have won the **2025 Challenge**.) Then a 2♠ vote arrived to break the tie and flip the Challenge winners to a different group. But wait! – another 2♥ ballot came in, and we were tied again. The suspense was palpable, whatever that means. I've never palpated. Anyway, soon after, a Panelist produced what I hope is the very last, definitive, ding-ding-ding-we-have-a-winner vote. I'll leave you in suspense for a little bit while we cover the also-ran options. Only one 2NT bidder offered a comment:

**BILL BAUER:** 2NT. This is why I like online bridge. You just leave the table and let a substitute take over for you! But I suppose you frown on this tactic, so I'll bid 2NT, the lesser-of-evils bid.

At least Bill provided his reasoning. Both passers were silent, but as it transpired, that action would have produced a respectable matchpoint score. West is cold for 2♦ of course, but he's unlikely to make a ninth trick, and -180 would have beaten the -200s and -300s that some hapless Souths notched. That's too narrow of a needle to thread for my tastes, but on this deal it would have worked.

Everyone else was in one of two overflowing camps. Do we bid a three-card suit and hope to survive in what is very likely to be a seven-card fit? Or do we try the only suit where our side might have a combined eight, bravely ignoring the fact that it was the opponents who first proposed making it trump?

We'll ask two Club stalwarts to make the opening case for each option.

**ANDY MUENZ:** 2♥. 2♠ could be right, so that we play in our four-four fit even with the bad split. Partner should have four spades since she knows we turned down the opportunity to bid two of either round suit last time. However, I went with 2♥, choosing our four-three fit because I have a ruffing value in clubs. And we could get a three-three split in hearts, compared to the four-one or worse split we would get in spades.

**BRUCE SCHWAIDELSON:** 2♠. Partner is persistent. She does not have five hearts (she would have bid them) and she might not have four spades. Her likely shapes are 4=4=1=4, 3=4=1=5, or 4=4=0=5. Partner will realize that 2♠ shows a very poor hand with four or five spades since I passed earlier. If she has only three spades, at least dummy will be the hand ruffing diamonds.

Well, yes, but East might be the hand overruffing diamonds. Against that, in 2♥, West might be ruffing spades early and often. Let's dive in a little deeper.

When faced with a dilemma like this, I usually start by applying the Hippocratic Oath: first, do no harm. Hippocrates was a Diamond Life Master, you know. Which bid is more likely to keep partner from making a bad situation worse? The 2♥ bidders seemed confident that expert North will not assume we hold a fourth heart, but only a couple people said so explicitly.

**JEFF RUBEN:** 2♥. No other option. Partner should know that I might not have four hearts.

**PETE FILANDRO:** 2♥. Taking out to the cheapest three-card suit is normal. Some may choose 2♠, envisioning a 4=4=1=4 perfecto, but my partners never hold perfect hands. They hold 2=4=1=6 strong enough to double twice and bid clubs or, more likely, big hands with 3=5=1=4, 3=4=1=5, or similar shapes.

*In contrast, the 2♠ bidders often felt the need to explain that their bid was weak, natural, non-forcing, and did we mention really, really weak?*

**CONNIE GOLDBERG:** 2♠. This should be natural since we were not good enough to double or to bid 1NT last round. 2♠ is certainly not needed as a cue bid if I couldn't bid over 1♠.

**KARL BARTH:** 2♠. Ick. I'm going with 2♠, which pretty much has to be natural. Partner was prepared to hear me bid spades after that first double, so I'm counting on acceptable support.

**JOHN JONES:** 2♠. This is natural. Partner doubled 1♦, so unless she has a huge hand, it should contain at least three spades. One nice inference partner will have is that my hand is known to be too weak to double 1♠.

**ED SHAPIRO:** 2♠. Showing spades and less than the values needed to double 1♠. Whenever I bid 2♥ here to save room, dummy comes down with a strong 4=3=1=5.

**RICH ROTHWART:** 2♠. Partner is unlikely to have five hearts with her big hand, so she ought to have at least three spades and might have four. Partner will also know we are weak, as we didn't double 1♠.

*I think we're safe either way. Partner might act again if she's looking at 20-count, of course, but there's no way to avoid that short of barring her from the auction. If I had to choose, I think 2♠ is actually a bit superior at getting partner to clam up. It essentially says, "If I think that our best shot is to try taking eight tricks in East's long suit, imagine what my other three suits look like."*

*Of course, Hippocrates would also be asking, "Which bid is more likely to keep the opponents from making a bad situation worse?" Just one Club member made a foray into that topic.*

**TOM WEIK:** 2♥. Partner has a good hand. Let's hope it's a monster. It's my belief that the second double slightly increases the probability that partner holds four hearts, whereas she could have four spades or only three. And it may be that it would be easier for the opponents to double us in spades. I fear any contract will be in jeopardy, so not getting doubled is an objective. If I get doubled in 2♥, I can then consider bidding 2♠.

*That's a very good point. Why didn't I (or anyone else) think of that?*

*One subject that came up often is ruffing values – namely, in which of the North-South hands should we hope to scramble a few extra trump tricks? The 2♠ bidders expressed the most optimism.*

**BARRY PASSER:** 2♠. That 1♠ response by East could be on ten-fourth. We belong in spades; that way, the diamond forces are taken in the short hand if partner has only three spades.

**JOHN JONES (cont.):** 2♠. ...2♠ is not a wonderful place to play, but the alternatives are passing 2♦ doubled, which might make an overtrick, and 2♥, which is likely to

be a four-three fit and on a bad day might even be a three-three fit. Partner might have good enough spades that diamond ruffs are going to succeed.

**KARL BARTH** (cont.): 2♠. ...Partner won't have many diamonds, so I want to use dummy's spades to ruff diamonds...I hope. I imagine 2♥ will be the choice of some folks, but partner could have bid 1♥ the first time, or 2♥ the second time with length, so I'm going to assume there's a four-card suit over there. Do you want to take the diamond taps in the North hand? Ick.

*Karl started and ended his comment this month with "Ick", which sums up the problem quite nicely. As an enormous fan of the comic strip Bloom County, however, I do prefer a slight variation.*

*Most 2♥ bidders kept their comments short. Only a few even mentioned 2♠ as an option, probably because of the known harsh spade split, instead weighing the merits of 2♥ vs. 2NT or Pass.*



**BILL SCHMIDT:** 2♥. At this vulnerability, I'm not thinking of passing for a one-trick set. Partner could easily have enough for me to make 2♥. In 2NT, even if we can manage to stop diamonds, I doubt that I can take eight tricks.

**RICHARD J. HARTZ:** 2♥. Not enough to defend 2♦ doubled.

**BOB GRINWIS:** 2♥. I don't like bidding hearts with three but, given the auction, I hope partner has five. My hand is not strong enough for 2NT.

**DOUGLAS DYE:** 2♥. Takeout doubles should be taken out. My diamonds are not good enough to consider passing for penalties. Spades may well be our only eight-card fit but hearts should play okay.

**MICHAEL MAYER:** 2♥. All options are bad. I'm hoping for a better trump break in hearts than I'll get in spades.

*Define "better". On the actual deal, North held:*

♠AJ63 ♥KQ62 ♦J ♣KQ102

*Spades went five-zero. Hearts were four-two. I won't lie; I too would have reflexively doubled a second time with partner's hand, but upon reflecting rather than reflexing, a (very) disciplined pass is a better call. Partner heard our first double, and it's not like she has so much extra that she should torture us to bid when we didn't have anything to say the first time. On the subject of double #2:*

**MARK COHEN:** 2♠. In the olden days, the second double would be penalty. East might have gently psyched her response with ♠J10xx(x) and a queen. 2♥ is the only other conceivable choice, but 2♠ is far more sensible. Partner will figure out that I think this is our only eight-card fit and can bid on with a massive hands and well-placed honors.

**STEPHEN COOPER:** 2♥. Again, no alternative. The first double is for takeout, the second double is for takeout, and the *third* double is for penalty.

*Stephen should try partnering with Auric Goldfinger: "Once is happenstance, Mr. Bond. Twice is coincidence. The third time is enemy action."*

Speaking of “olden days”, it was once fairly common for East to have psyched in his weaker major over the takeout double. Today, that rarely happens, but the Club’s resident Senior TD remains vigilantly on guard for the possibility.

RUI MARQUES: 2♠. 2♥ will be a four-three fit. 2♠ has a good chance to be a four-four fit, despite spades breaking badly. And if 1♠ was a psych, I’m home now. 😊

I did run a simulation on this problem, but the results weren’t terribly conclusive. A lot depends on how weak of a hand North might double a second time and also on how aggressively the bad guys might double us. (I didn’t even try to account for an East psych.) If partner can be trusted to have genuine extra values, 2♠ seems better. If she’d double mostly on textbook shape and a king or so above minimum, or if the opponents have hair triggers, 2♥ allows us to escape with our skins more often. Passing does better than you might expect, but it’s still not great and it’s still not for me. (On the actual deal, my double-dummy solver informs me that I could have gotten out for down one in 2♥, but I went for -200 like many others.)

Time for closing arguments. The 2♥ crew kept it simple.

RICK ROWLAND: 2♥. I don’t see any alternative.

BARRY COHEN: 2♥. I am compelled to bid. I will keep it as low as possible.

PHILIP FREIDENREICH: 2♥. The cheapest bid.

RICK OLANOFF: 2♥. Nothing looks right, and that’s why we have this problem, huh, Nick?

You know it. Over to the 2♠ sidelines:

JAY APFELBAUM: 2♠. Partner figures to be 4=4=1=4. In any strain other than spades, we could be exposed to a defensive crossruff. My diamonds are too weak to prevent declarer from making at least five and probably six diamond tricks. In a spade contract, my hand figures to be worth at least two tricks, and maybe three.

STEVE WHITE: 2♠. 2♥ is the only other conceivable choice, but 2♠ is far more sensible.

MICHAEL SHUSTER: 2♠. I prefer our eight-card fit to theirs at the two-level.

The final Panelist ballot, which broke the tie (and, unwittingly to the Glassons, determined who won the Solvers’ contest this year):

BOB AND JOANN GLASSON: 2♥. We really dislike bidding three-card suits in reply to a takeout double, but this might be the exception where there is no other option.

Which makes the award table for Part B thusly:

ANSWER	PANEL	SOLVERS	AWARD
2♥	8	16	80
2♠	7	12	70
Pass	0	2	60
2NT	1	3	60

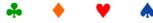
...and which wraps up the year 2025 A.D. in the D4M5C. Keep reading to see our yearly champions and get ready for the **2026 Challenge** starting in January. As always, my most heartfelt thanks to everyone who participates with their votes and

*especially with their prose – you are what makes the Club such a popular feature of 4Spot. I just toss in random images of Bill the Cat now and then.*

*Last Word for Part B goes to a veteran Solver who (spoiler alert!) won't be one for the next 12 months:*

MARK BOLOTIN: 2♥. Well short of a penalty pass. Both majors are likely seven-card fits. In 2♠, the ruffs are likely to be in the short hand, but spades are more likely to be splitting badly. The risk of a five-one trump split in spades is the final factor.

*As it turned out, five-zero was bad enough to make 2♥ the, ahem, “winning” bid at the table. Winning is relative at matchpoints, it seems. Happy Holidays everyone and we'll convene again in 2026.*



*The District 4 Master Solvers' Club appreciates problem submissions of any sort. Our crack analytic staff can be reached at [d4msc@straguzzi.org](mailto:d4msc@straguzzi.org). Monthly problems plus our online submission form can be found at <http://d4msc.straguzzi.org/>*

***(scroll down for the 2025 D4MSC Challenge results)***

## 2025 District 4 MSC Challenge - Final Standings

Several dud problems this year resulted in a bit of D4MSC grade inflation, but that's okay. The more folks on the Honor Roll, the merrier. Both races came down to the final month and, in the Solvers' case, the final ballot.

On the Panelists side, **Bruce Schwaidelson** achieved a pair of firsts in 2025. He's the Club's first four-time winner (twice for Panelists, twice for Solvers), and he's also the first to post multiple perfect 1000's, having turned the trick in 2020 as well. He needed every point because a trio of former champions were close behind at 990: Pete Filandro, Rich Rothwarf, and the Glassons.

The Solvers' race produced a rare tie. **Mark Bolotin** finished out the year with four 100s to score 980 points. That would normally be enough to win outright, but **Andy Muenz** also had 980, and both Mark and Andy had a 90 as their higher dropped score. So, they both will be guest panelists for 2026, and they'll each earn one free session entry to a District 4 regional next year. Phil Freidenreich, John Jones, and Barry Passer tied for the bronze with 970. For Andy, it's his second Solvers' title, so he needs only one more win to join the Panel in perpetuity, maybe longer.

The **2026 Challenge** starts this month with the January problem on the D4MSC website (<http://d4msc.straguzzi.org/>). It's free to enter and open to everyone, and your ten best scores count towards your yearly total. Comments are not mandatory, but we never turn any away. Winners earn eternal fame and glory on the virtual Henry Bethe Trophy (see below), and the top-finishing District 4 resident in each bracket earns a pair of Regional entries. Make it a New Years' resolution to participate this year – we would love to have you.

Our 2025 medalists and honorable mentions (900+) are as follows:

### Panelists

1.	<b>Bruce Schwaidelson</b>	<b>1000</b>
2t	Pete Filandro	990
2t	Bob and Joann Glasson	990
2t	Rich Rothwarf	990
5.	Bill Schmidt	970

Also scoring 900+ (alphabetically):  
Jay Apfelbaum, Karl Barth, Bill Bauer, Stephen Cooper, Douglas Dye, Connie Goldberg, Michael Shuster, and Tom Weik.

### Solvers

1t.	<b>Mark Bolotin</b>	<b>980</b>
1t.	<b>Andy Muenz</b>	<b>980</b>
3t	Phil Freidenreich	970
3t	John Jones	970
3t	Barry Passer	970

Also scoring 900+ (alphabetically):  
Barry Cohen, Mark Cohen, Jim Eagleton, Bob Grinwis, Richard J. Hartz, William Kilmer, Rui Marques, and Steve White.



## **D4MSC CHALLENGE CHAMPIONS**

	<u>PANELISTS</u>	<u>SOLVERS</u>
2015	<i>Ray Raskin</i>	<i>Rick Olanoff</i>
2016	<i>Don Dalpe</i>	<i>Rui Marques</i>
2017	<i>J. &amp; B. Glasson</i>	<i>Steve White</i>
2018	<i>Tom Weik</i>	<i>Bill Burnett</i>
2019	<i>Pete Filandro</i>	<i>Bruce Schwaidelson</i>
2020	<i>Bruce Schwaidelson</i>	<i>Bill Schmidt</i>
2021	<i>Rich Rothwarf</i>	<i>Barry Cohen (tie)</i> <i>John Jones (tie)</i>
2022	<i>Rich Rothwarf</i>	<i>Bruce Schwaidelson</i>
2023	<i>Rich Rothwarf (tie)</i> <i>Bill Schmidt (tie)</i>	<i>Andy Muenz</i>
2024	<i>Bill Schmidt</i>	<i>Karl Barth</i>
2025	<i>Bruce Schwaidelson</i>	<i>Mark Bolotin (tie)</i> <i>Andy Muenz (tie)</i>