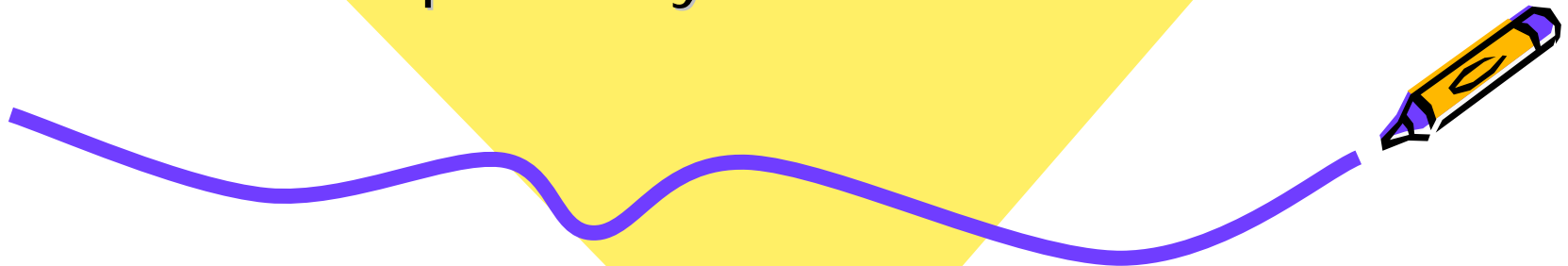




Zone 7 Law

Interpretations,
Regulations and Guidance

Prepared by Arie Geursen



Introduction

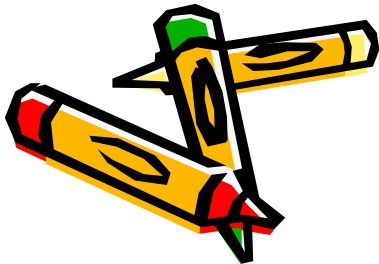
In drafting the new Laws it was accepted that the expertise and experience of directors has increased markedly since 1997 therefore;

- there ought to be fewer automatic penalties (rectifications) hence;
- Directors have been given increased responsibilities and greater discretionary powers (to do equity).



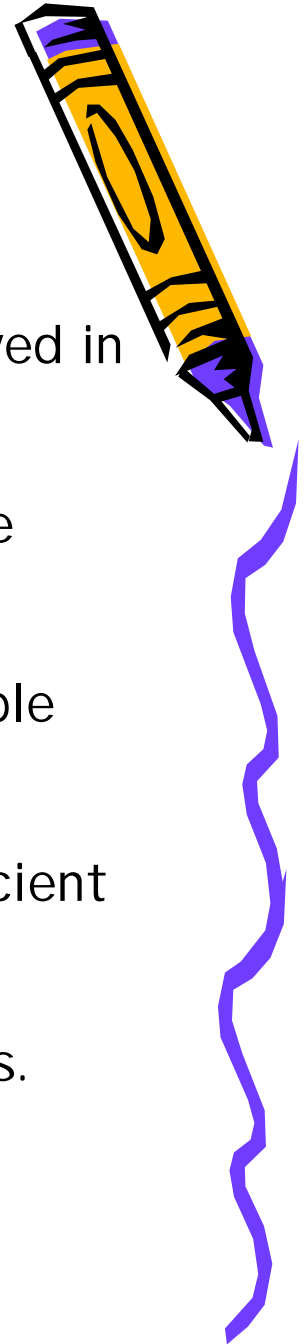
Introduction

- The 2008 Laws will come into force in Zone 7 on 1 June, 2008.
- From that date the interpretations of the these Laws and virtually all the regulations will also be aligned between AUS and NZL.



Introduction

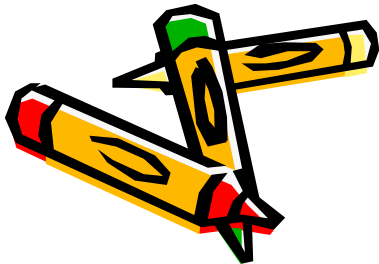
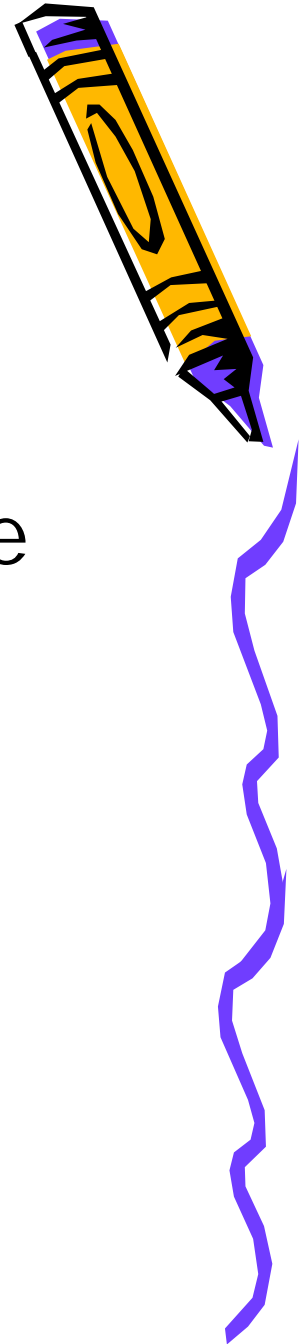
- There have been many grammatical / punctuation corrections and the laws have been significantly improved in the way they are grouped.
- We will first skip through the changes (rather than the corrections) and how they must be interpreted.
- Then we will talk in detail about how to make an equitable adjusted score under Law 12C.
- Next we will look at Law 27 (rectification of an insufficient bid) in depth with detailed examples.
- Finally I want to go onto the changes to the Regulations.



Law 7C

Returning cards to Board

- It will be mandatory to shuffle the cards before they are returned to the Board.

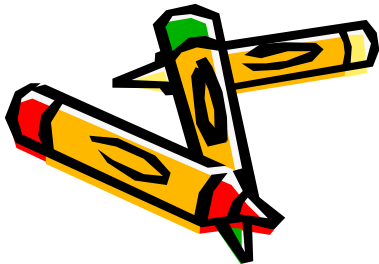
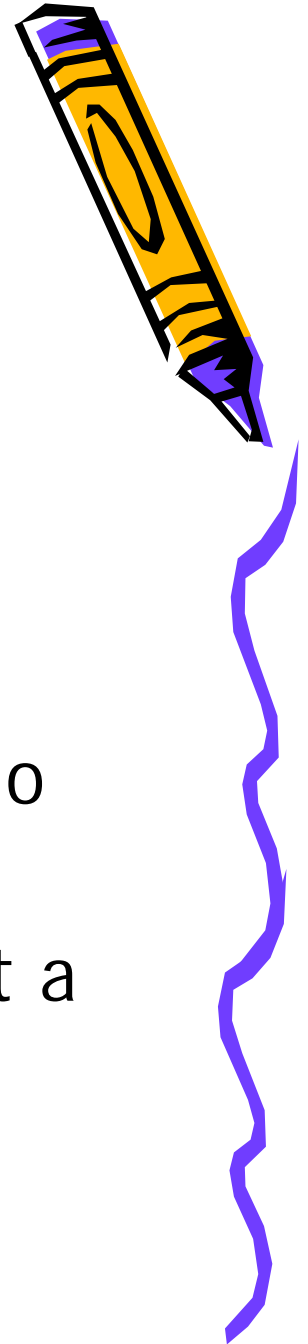


1st Educate; 2nd Coach; 3rd Penalise – Law 90A

Law 9-A-3

Drawing attention to an irregularity

- Any player may prevent another player from committing an irregularity. However:
 - Dummy may still not draw attention to an irregularity until the hand is over.
 - Dummy may not ask a defender about a possible revoke.



Law 61-B

Right to Enquire about a possible revoke

- Declarer may ask the defenders about a possible revoke;
- Dummy may ask declarer, but not the defenders;
- Defenders may ask declarer;
- Defenders may ask each other (at the risk of creating unauthorised information - This will occur rarely, therefore don't get too hung up about it).

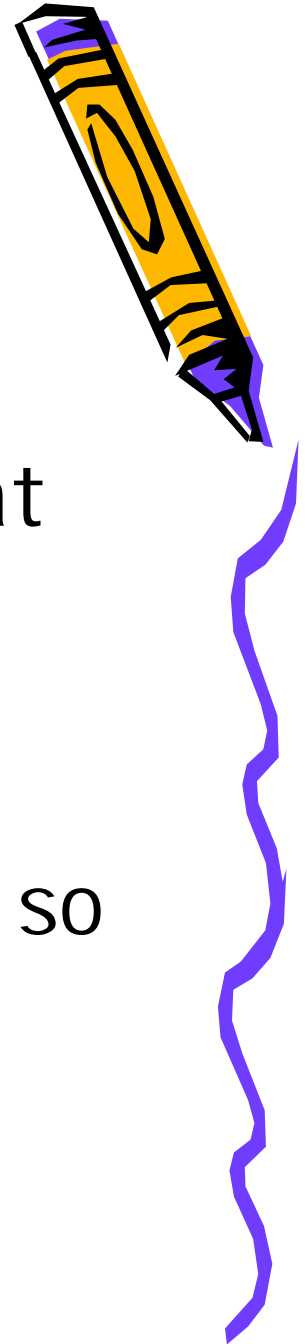


Law 65-B-3

Arrangement of Tricks

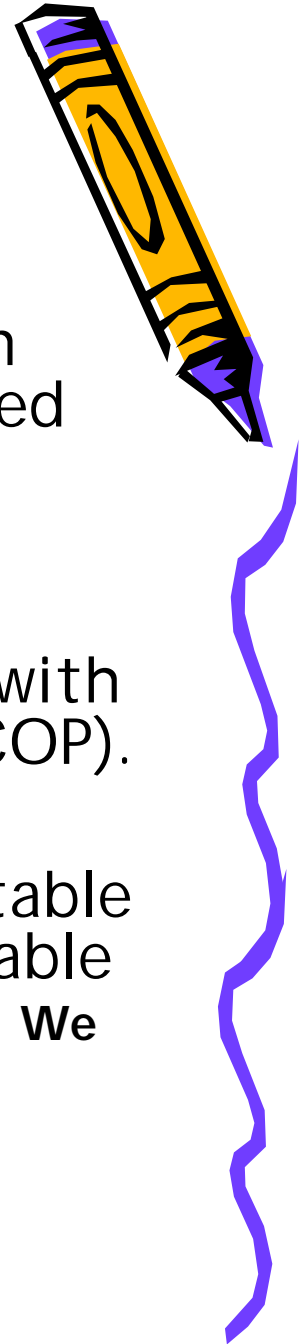
Note error in law reference in addendum

- Declarer may require any trick that is pointed the wrong way to be corrected at anytime;
- Dummy or either defender may do so but only until the lead to the next trick is made.



Law 12 Discretionary Powers

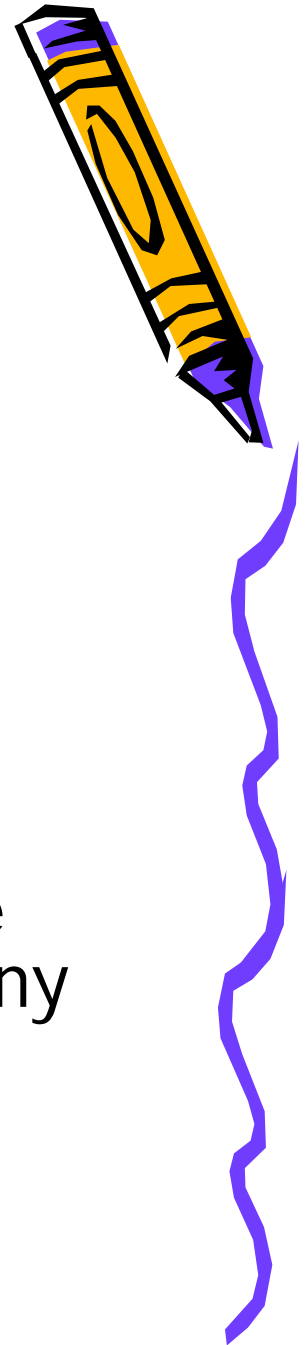
- Law 12-A-1: This all embracing Law, imparts on the director the authority to award an adjusted score if he considers the laws do not provide relief to the non-offending side.
- Law 12-C-1(b): Now makes it clear what to do with self-inflicted damage (this used to be in the COP).
- All directors are required to consider an equitable adjusted score (rather than the “most favourable / worst case” scenarios under the old 12-C-2). **We will come back to this in more detail later.**



Law 13

Incorrect number of cards

- It is now clear the Director no longer requires the concurrence of all four players to allow play to continue if he deems the card to be immaterial.
- But he should stand ready to adjust the score if the outcome was affected by any unauthorised information.

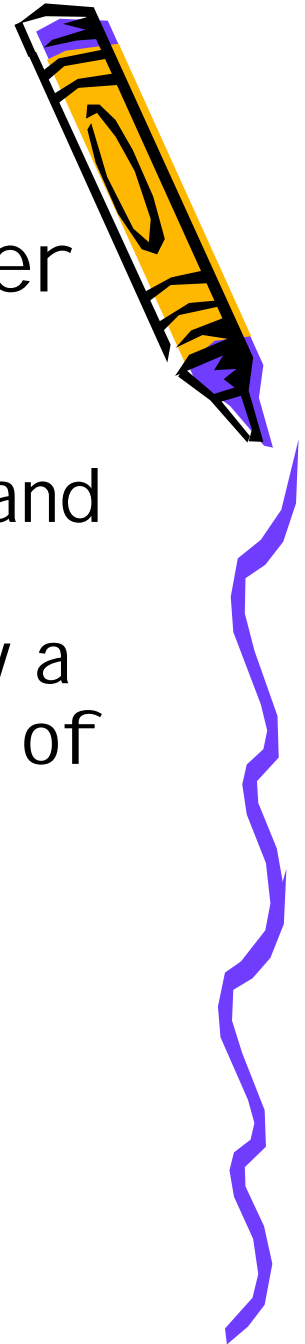


Law 16B

Unauthorised Information from partner

- A logical alternative action is one that, among the class of players in question and using the methods of the partnership, would be given serious consideration by a significant proportion* of such players, of whom it is judged some may select it.

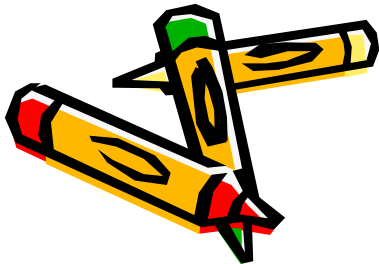
* defined as 1 in 4 by Zone 7



Law 16B

Unauthorised Information from partner

- The net effect of this interpretation is that if it is judged that more than 75% of the class of players in question would select the same action as that taken by the player in receipt of the UI, then the Director proceeds on the basis that no other logical alternative exists (i.e. no change to what Zone 7 has always required).



Law 16C

UI from other sources

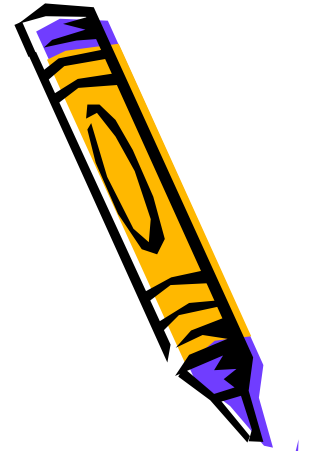
- It is now clear that where a player has unauthorised information from a source other than partner, the Director has the discretion to allow play to continue (he doesn't need the players' concurrence) standing ready to award an adjusted score afterwards, if he considers any UI may have affected the outcome (i.e. try and get a bridge result).
- Indeed that is what you ought to do in most cases.



Law 17

Auction period starts

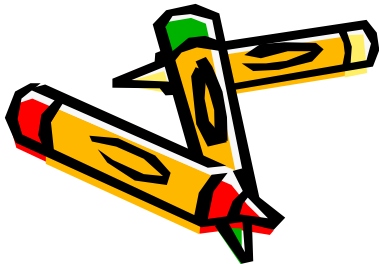
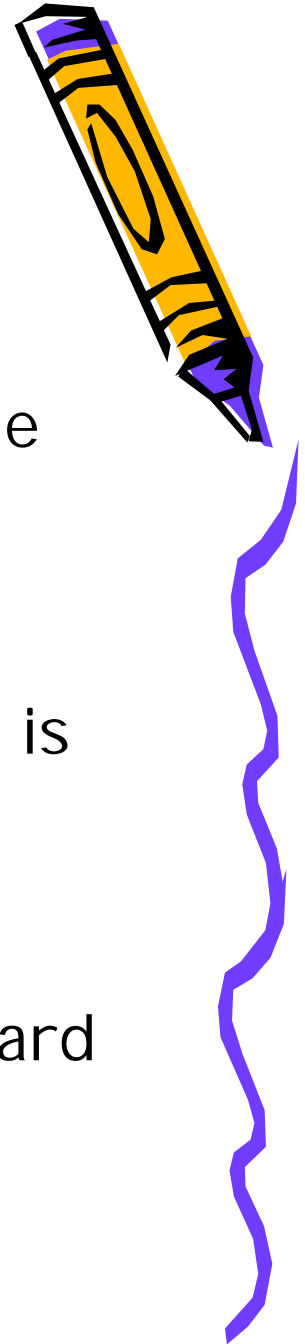
- The auction period for a deal begins for a side when either partner withdraws his cards from the board.



Law 22

End of Auction period

- The period between the end of the auction (the final pass) and the opening lead being faced is called the "*Clarification Period*".
- The auction period ends when the opening lead is faced.
- If no player has bid, the auction period ends when all 4 hands have been returned to the board



Law 20-F-1

Review and explanations of calls

- It is now clear the Director can instruct the player who made the call to answer any questions (obviously with the partner away from the table!).
- The partner of a player who asks a question may not ask supplementary questions until it is his turn to call.

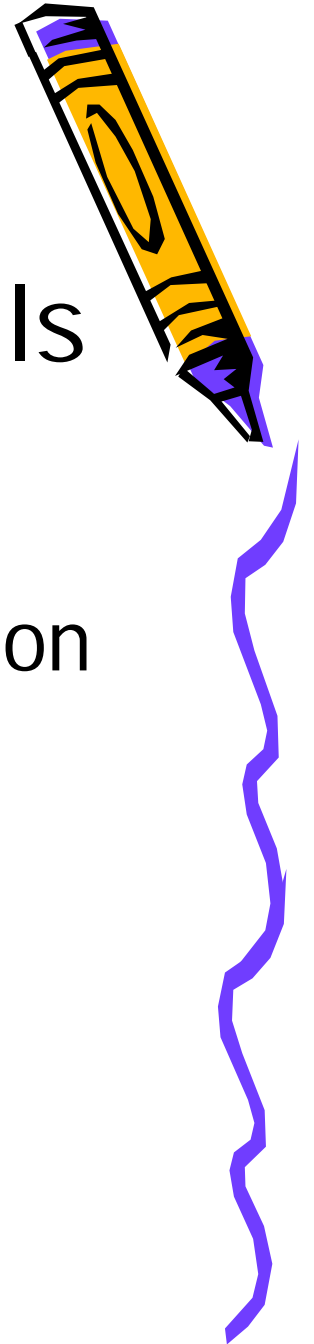


1st Educate; 2nd Coach; 3rd Penalise – Law 90A

Law 20-F-5

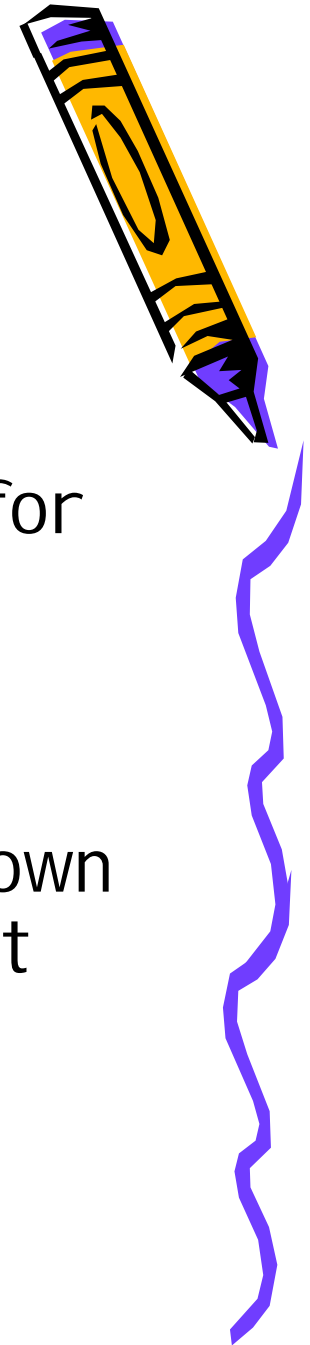
Review and explanations of calls

- Correction of a mistaken explanation
– was Law 75-D-2 now found here.

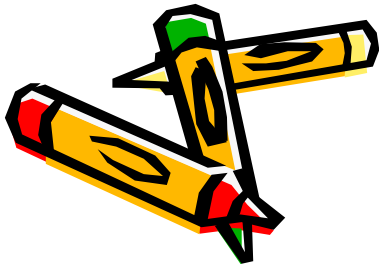


Law 20-G

Incorrect procedure



- It is improper to ask a question solely for partner's benefit
- Except as permitted in the system regulations (defenses to HUM's and Brown Sticker conventions), you cannot consult your own system card.

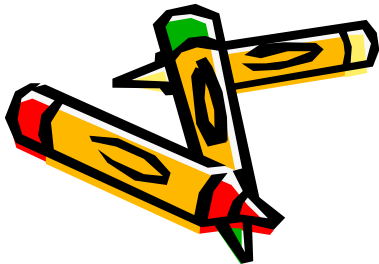


1st Educate; 2nd Coach; 3rd Penalise – Law 90A

Law 21-B(b)

Call based on misinformation

- This was the footnote to Law 75, which requires that in the absence of evidence to the contrary the Director must assume mistaken explanation, rather than mistaken bid.



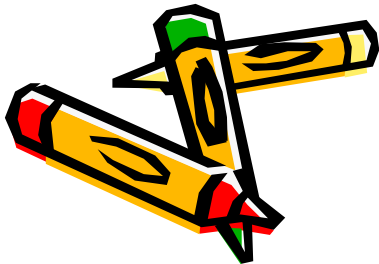
Note: The edict of this law is the default position when after the appropriate investigation, the Director and / or AC still has a reasonable doubt.



Law 23

Awareness of potential damage

- This often cross referenced Law – was the old 72-B-1.
- When an offender could have know at the time he offended that this could well have damaged the non-offending side (as by an enforced pass) and his side has gained an advantage – the Director adjusts the score.



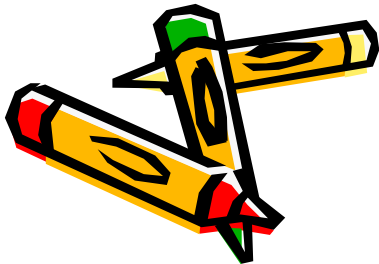
Note: By incorporating this important concept previously buried in the back of the book into a simplified Law 23, it is now clear that it applies to a wide range of infractions.



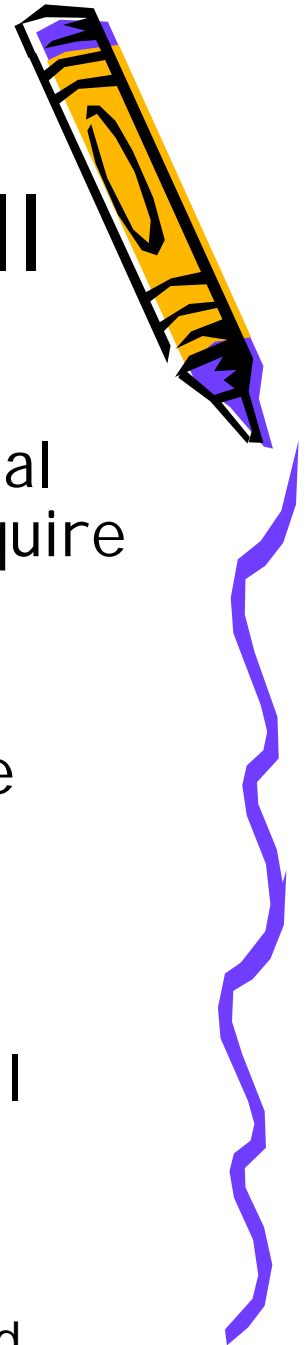
Law 25A & B

Legal and illegal changes of call

- Inadvertent call – now becomes an unintentional call. In our view nothing changes – we still require Directors to apply the same yard stick.
- Otherwise, unless LHO condones it, a call once made must stand. The substituted call is withdrawn.
- Law 16D applies to any withdrawn intended call



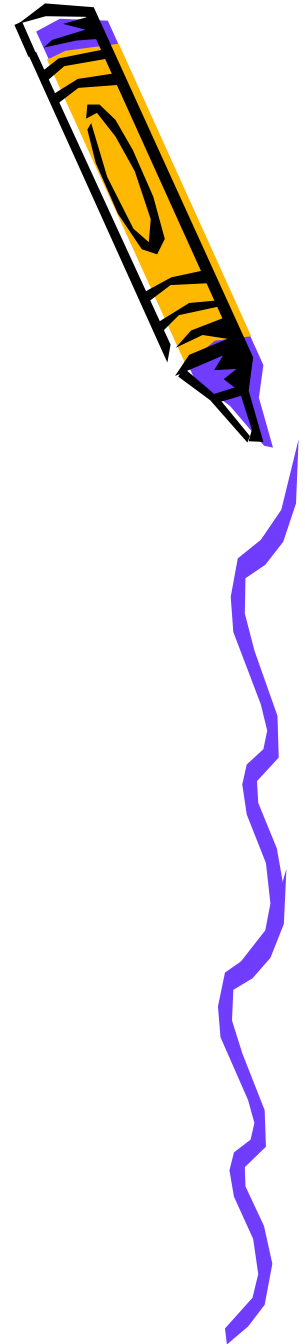
Note: Law 25A imparts a discretion on the Director. We expect you to exercise it fairly and consistently, in the spirit in which we expect the game to be played



Law 27

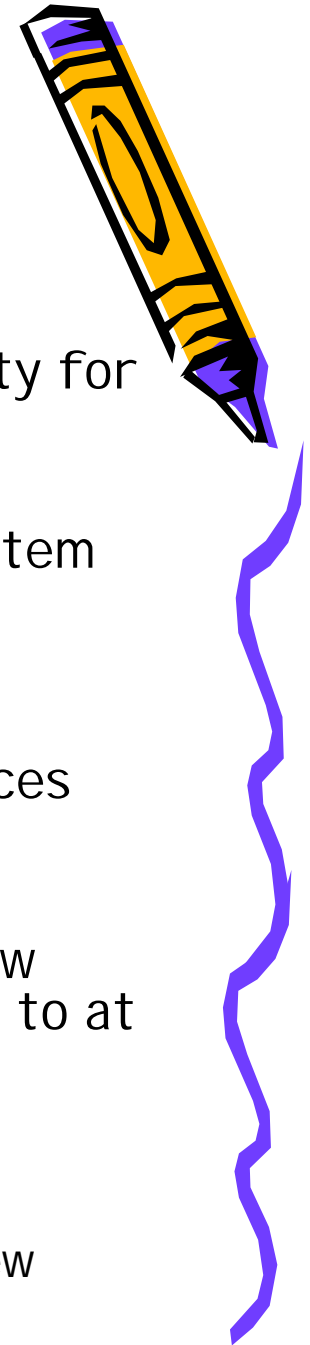
Insufficient bid

- This frequently used Law will require a MAJOR change in the way a Director thinks and deals with correction of insufficient bids.
- We will revert to this for an in-depth study later.

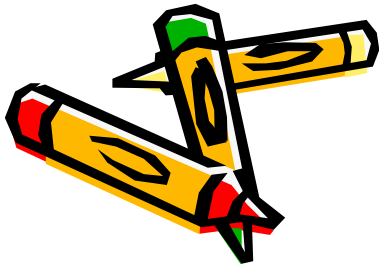


Law 40

Partnership Understandings



- This Law has been greatly expanded and is the authority for the system / alert / psych regulations.
- Both members of a partnership must play the same system including bidding and card playing agreements.
- Where as a matter of style members frequently adopt different approaches from each other, those differences must be disclosed on the system card.
- The system regulations allow written defenses to Yellow systems and Brown Sticker conventions to be referred to at the table in many events [see **System Regulations**]



•Note: That no agreement could be reached on the psych regulations between between Australia and New Zealand.

Law 40-B-3

Special Partnership Understandings

Prior agreements by a partnership to vary its understanding during the auction or play following a question asked, a response to a question or an irregularity by its own side is prohibited.



Law 43-B(3)

Dummy is first to draw attention to a defender's irregularity

- If after dummy has:
 - (i) exchanged hands with declarer or;
 - (ii) left his seat to watch declarer play the hand or;
 - (iii) looked at a defender's hand;

and is then the first to draw attention to a defender's irregularity, no rectification shall be applied.

- However: If the defending side got a score better than they would have got without the irregularity then the Director reduces the score for them, but the declaring side retains the table result.



Law 45-C-4b

Card Played

- The designation of a card played in dummy can only be withdrawn if the director is satisfied that declarer incontrovertibly never intended to play that card.



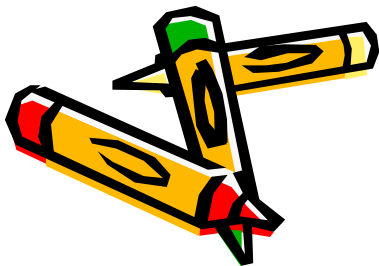
Note: This Law imparts a discretion on the Director. We expect you to exercise it fairly and consistently, in the spirit in which we expect the game to be played



Law 55

Declarer's lead accepted

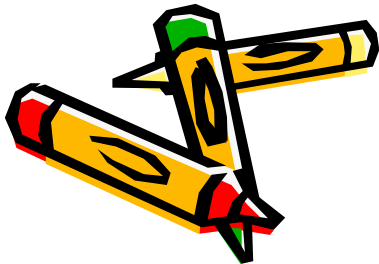
- The Law you hardly ever get called for!
- When declarer leads from the wrong hand, either defender may accept the lead & it is now clear that when they make a different choice, it is the player next in turn (to the illegal lead) who prevails.



Law 64-A2

Rectification of a revoke

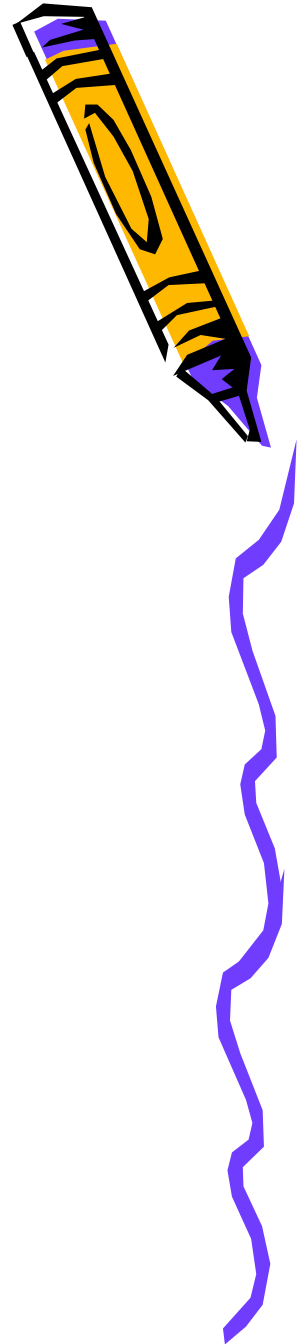
- When the offending player takes the revoke trick (i.e. by trumping), there is no change.
- But when the offending player does not take the revoke trick, but his side takes that or another trick subsequently, only 1 is transferred.
- Be prepared to use Law 64C more frequently



Law 64-B-7

New clause to revoke law

- There is no rectification if both sides have revoked on the same board.



Law 69

Agreed Claim or Concession

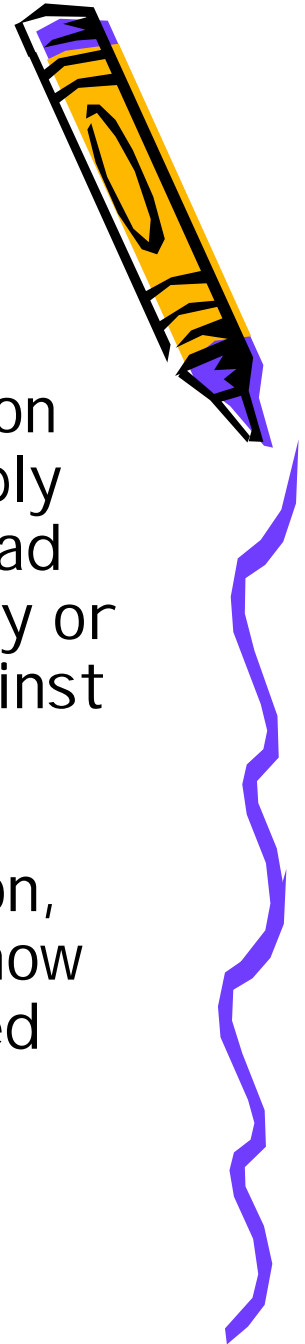
- You no longer acquiesce in a claim or concession you now agree to it.
- All the complex argy bargy of withdrawing agreement in the claim or concession, has been greatly simplified, the trick is returned if:-
 - there has been agreement in the loss of a trick actually won;
 - Or the loss of a trick your side would likely have won had play continued.



Law 70

Contested claim or concession

- In adjudicating a contested claim or concession the director is required to adjudicate equitably (i.e. what would likely have happened if play had continued normally and giving no weight to silly or irrational lines), resolving doubtful points against the claimer.
- To assist directors with making the distinction, both the ABF and NZ Bridge have specified how directors are required to adjudicate un-stated lines of play as follows:-

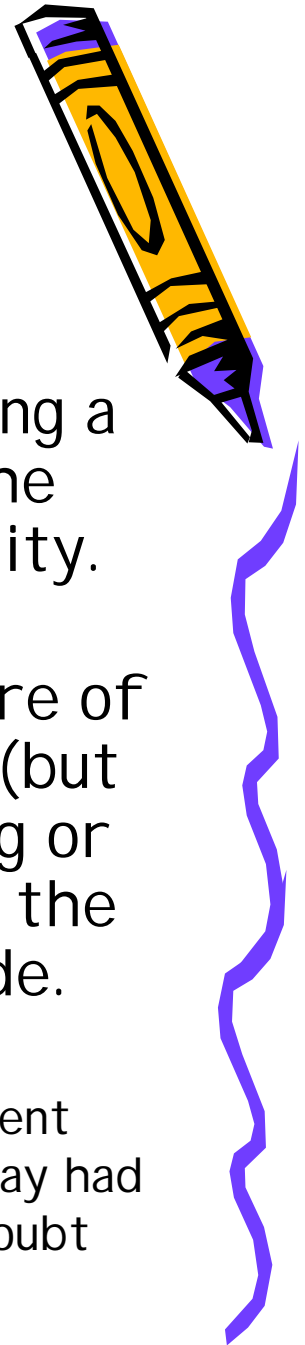


Law 70-E-2

Unstated line of play

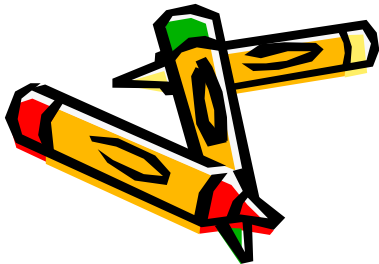
- **Top Down**: A declarer who states he is cashing a suit is normally assumed to cash them from the top, this is especially so if there is some solidity.
- **Different suits**: If a declarer appears unaware of an outstanding winner, or a losing line of play (but see above), and a trick could be lost by playing or discarding one suit rather than another, then the director will award that trick to the other side.

Note: The Director is required to exercise his judgement equitably to determine what would have happened if play had continued, using these guidelines to help resolve any doubt that he may have.



Law 73A2 Stop Cards

- This is the authority to permit the use of Stop Cards. (See ABF General Regulations or NZ Bridge Manual)



Law 76A2

BBO View Graphs

- This is the authority to permit transmission from the table by vugraph.
- The Tournament Organiser is responsible for the prior training of the operators and the efficient delivery of the service on site.
- It must not impede upon the players' amenity or impede the rate of play

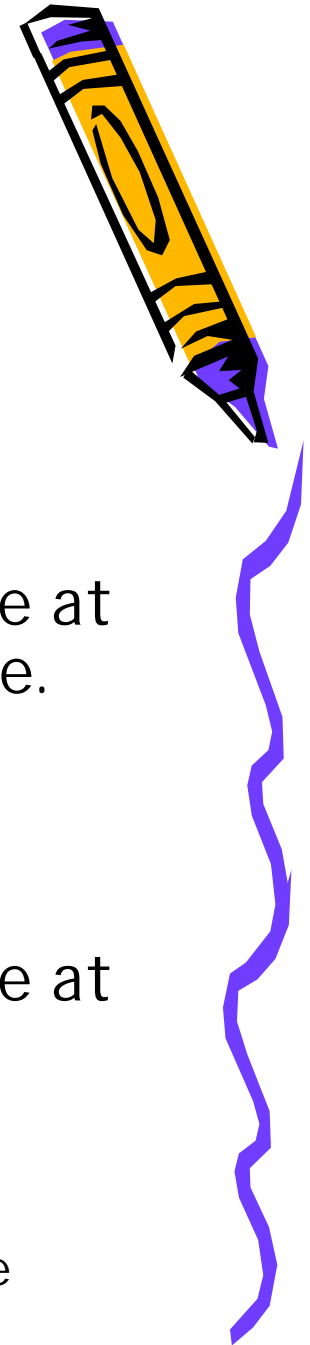


Law 76C2

Spectators Regulations

See ABF General Regulations and NZ Bridge Manual

- The right to penalise an irregularity may be forfeited if attention is first drawn to the irregularity by a spectator for whose presence at the table the non-offending side is responsible.
- The right to correct an irregularity may be forfeited if attention is first drawn to the irregularity by a spectator for whose presence at the table the offending side is responsible.



Note It is essentially a discretionary matter for the Director.

Laws 79-C-2

Correction of scoring errors

- No change in score may occur after expiry of the score correction period.
- Within the score correction period the director may:
 - adjust an inconsistent score (i.e. 4H making 11 tricks = 620) with a consistent score (ie 650) if both pairs agree.
 - Adjust a consistent score provided he that he is completely satisfied after consulting both pairs that an incorrect score has been entered.

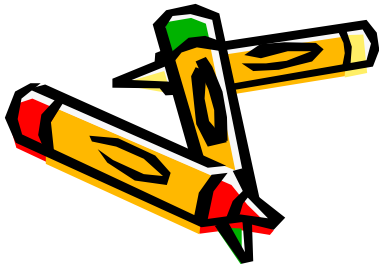
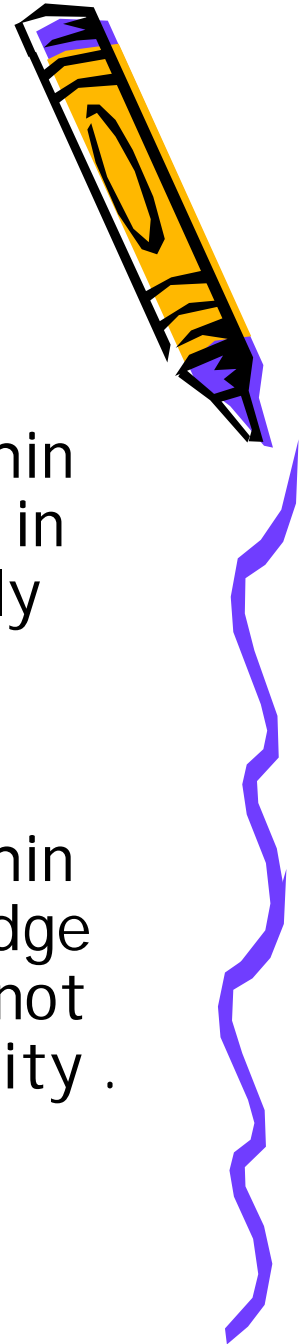
(See ABF General Regulations or NZ Bridge Manual)



Law 80A3

Regulating Authority

- The powers of the Regulating Authority within Australia rest with the ABF as provided for in its Constitution, unless they are subsequently assigned or delegated to another entity.
- The powers of the Regulating Authority within New Zealand rest with the Board of NZ Bridge as provided for in its Constitution and have not been assigned or delegated to any other entity .

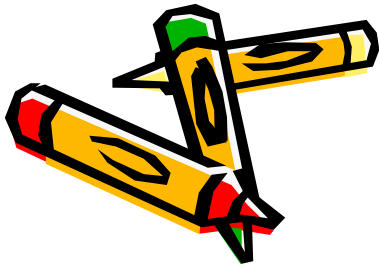


Laws 80-B

Tournament Organiser



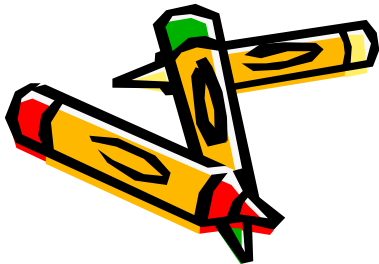
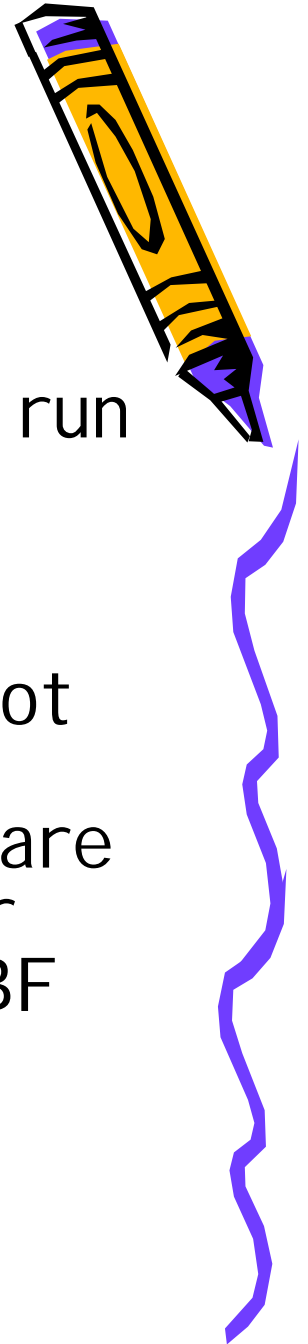
- **Unless otherwise directed by the Board of NZ Bridge, the Tournament Organiser under these Laws is for:**
- (a) National events — the (Match) Committee appointed by the Board;
- (b) 15A or 10A Point events — the (Match) Committee nominated by the Regional Committee delegated to conduct the event, and approved by the Board or the Chief Director on behalf of the Board (see page B5);
- (c) all other events — the Club Committee where the event takes place.



Laws 80-B1

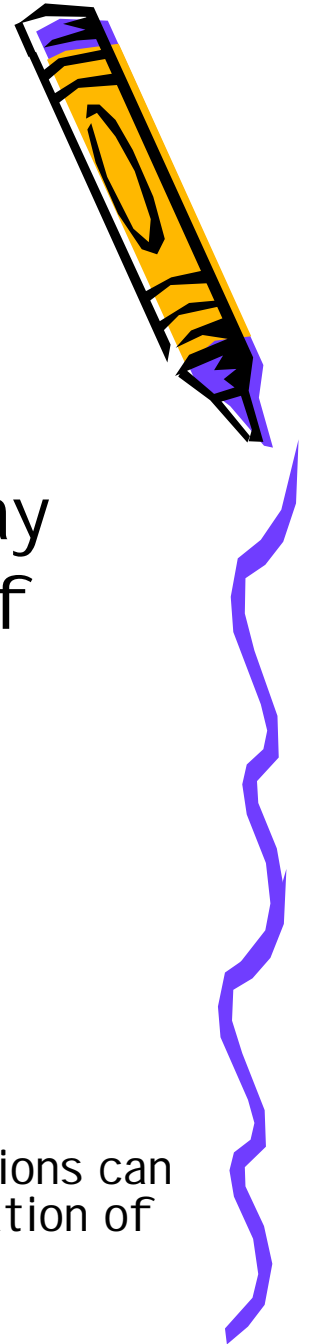
Tournament Regulations

- Where responsibility for a Tournament run under the auspices of the Master Point Scheme is delegated to a Tournament Organiser (be it a Regional Committee, Club or Individual), these entities are not permitted to draft or implement regulations, written or otherwise, that are in conflict with the rules, regulations or requirements as promulgated by the ABF or NZ Bridge.



Laws 80B2(j) Responsibility for Scoring

Although the Tournament Organiser may take responsibility for the mechanics of scoring, ultimate responsibility for the accuracy of the scores is vested in the Director.



For avoidance of doubt: No score changes or corrections can be made to the scores without the express authorisation of the Director

Laws 81

The Director

The term "Director" means the Director in Charge* appointed by the Tournament Organiser under Law 80B2(a) [See ABF Regulations or Directors policy of NZ Bridge Page D23 of the Manual].

(* who is responsible for the correct application of the Laws by his assistants).



Laws 82-C

Director's Error

- Correct it if you can.
- If you must adjust the score, substitute a single, equitable, weighted adjusted score [Law 12C1(c)]
- Use an artificial adjusted score (average plus to both sides) only as a last resort.



Laws 86A

Artificial adjusted score at teams play

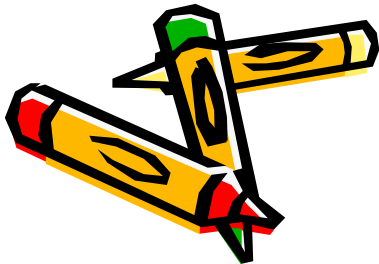
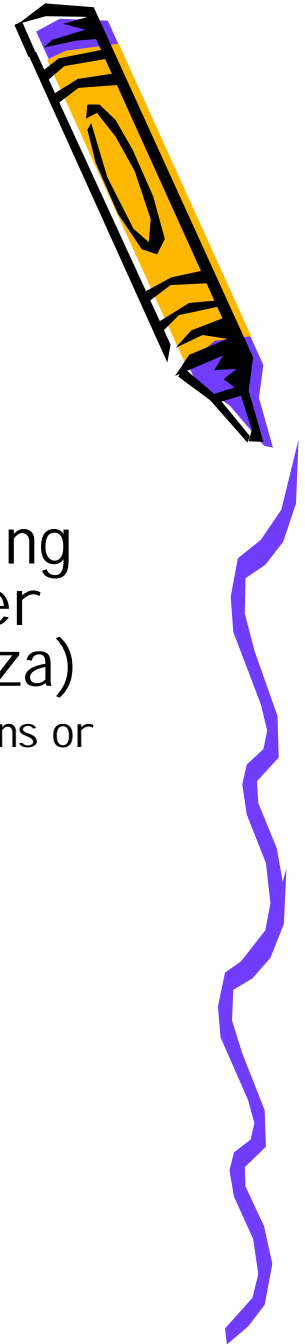
- For matches of less than 11 boards, the score awarded (as average plus or average minus) shall be plus or minus 2 I MPs [See Law 12-C-2(b)]



Laws 92B

Time of Appeal

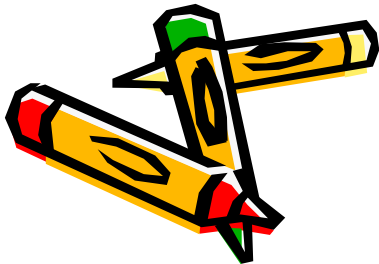
- Unless an earlier time is promulgated by the tournament organiser (or Director, as his representative), the time for requesting a ruling or for filing an appeal expires 30 minutes after the official end of the session (or match stanza) to which the ruling applies. [See ABF General Regulations or NZ Bridge Manual].
- The time for filing an appeal for a late ruling expires for each party 30 minutes after they were officially advised of the ruling



Laws 92A

Appeal without merit

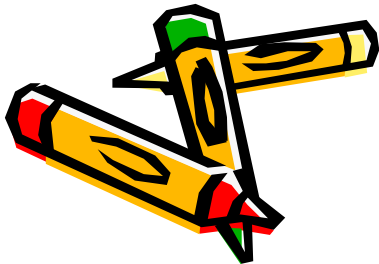
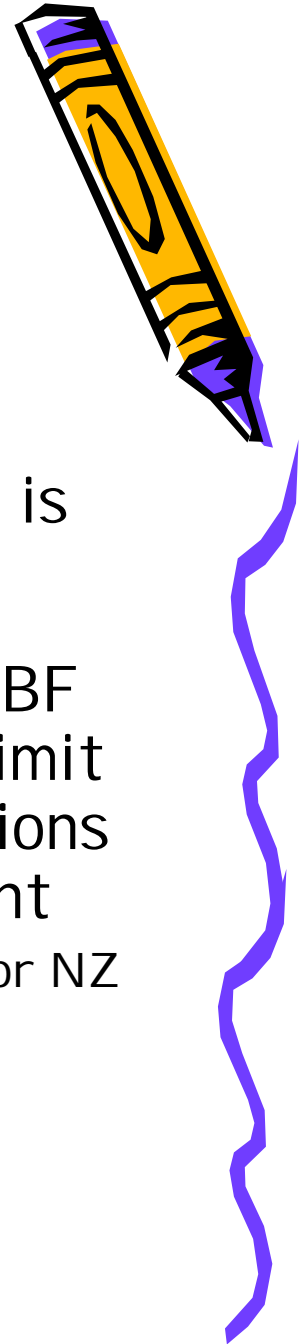
- When an appeal against a decision of the Director is unsuccessful, the Appeal Committee shall consider the merit of the case and if it is held to be without merit assess a penalty having due regard to the circumstances of each individual case [See ABF General Regulations or NZ Bridge Manual]

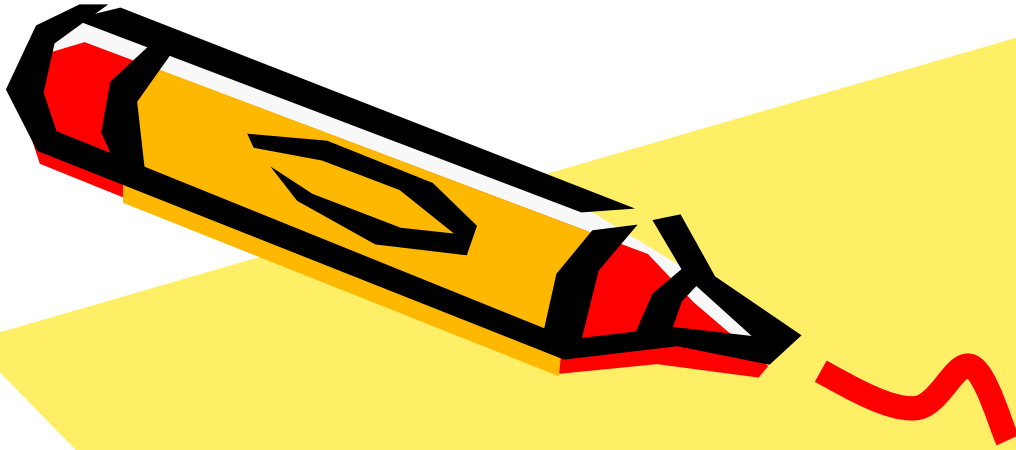


Laws 92A

Further possibilities of appeal

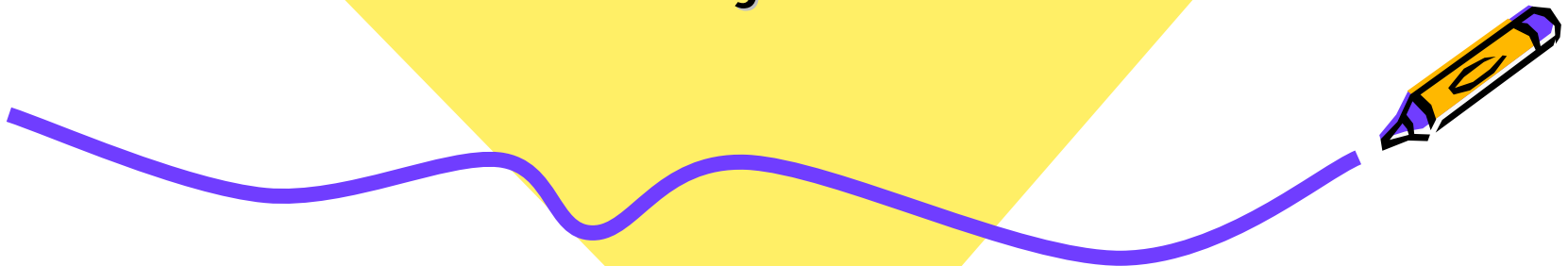
- The decision of the on site appeals committee is final.
- The Laws and Regulations Committee of the ABF or NZ Bridge may review a decision , but will limit itself to clarification of the Laws and Regulations in order to establish or confirm legal precedent or correct procedure [See ABF General Regulations or NZ Bridge Manual].





Part II

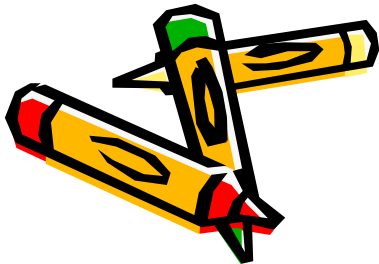
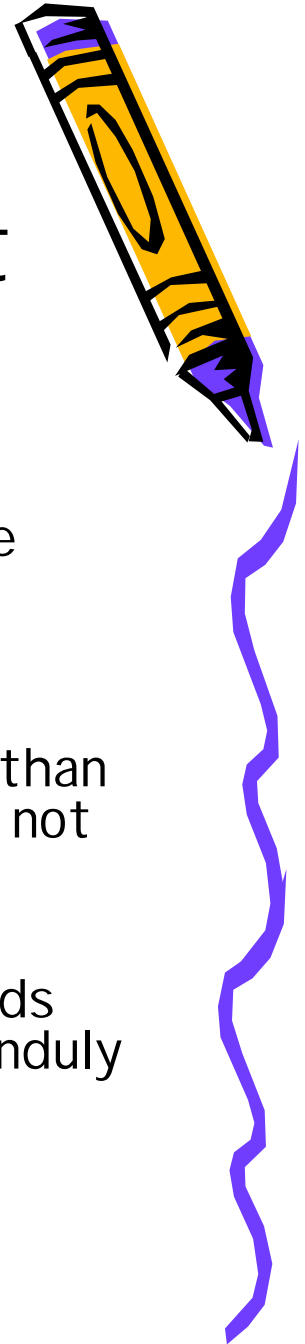
Score Adjustment



Law 12-B

Objectives of Score Adjustment

- The objective of score adjustment is to:
 - Redress damage to a non-offending side and;
 - Takeaway any advantage gained by an offending side through its own infraction.
 - Damage exists when, because of an infraction, an innocent side obtains a table result less favourable than would have been the expectation had the infraction not occurred.
 - The director may not adjust the score on the grounds that a rectification provided in the Laws is either unduly severe or advantageous to either side.



Law 12-C(b)

No Score Adjustment for Self Inflicted Damage

- If, subsequent to the irregularity the non-offending side have contributed to their own damage by a serious error (unrelated to the infraction i.e. a revoke) or by a wild or gambling action, it receives no relieve for such part of the damage that is self-inflicted.
- **But note:** The score for the offending side should still be reduced to that which it would have got as result of its infraction.



Law 12-C-1(c)

Equitable assigned adjusted score

- All Directors are now permitted to award a single weighted score that endeavours to restore the balance of equity on the hand in the instant prior to the infraction.
- The calculation of the weightings relates to the expected outcomes from that point forward in an auction unaffected by any irregularity.
- Any residual doubt that exists in the assessment of the relative weightings should be resolved in favour of the non-offending side.



Law 12-C-1(c) - Example

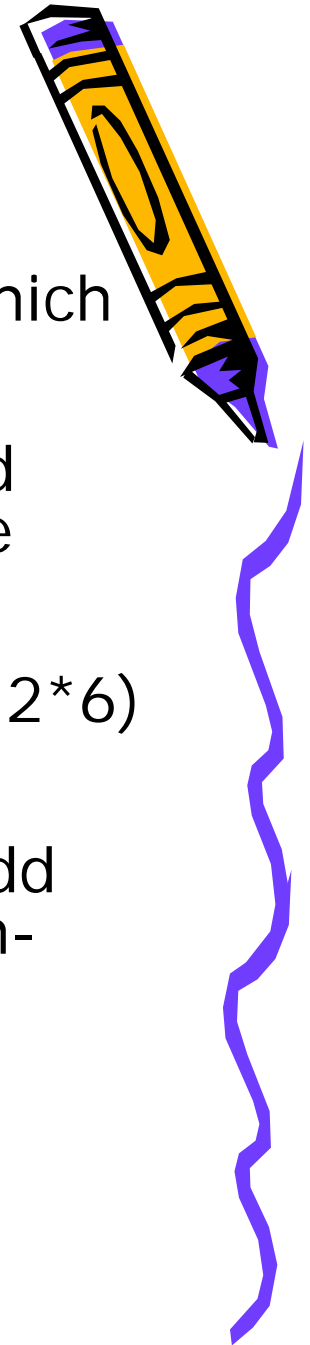
- As a result of misinformation a pair defends 4HX. If they had been correctly informed they would certainly have bid game in spades and possibly slam, making eleven or twelve tricks depending on declarer's line of play.
- The Director may conclude that equity is best served by substituting a single weighted score as follows:

	30% of +1430	(6S =)
Plus	40% of +680	(4S +2)
Plus	20% of +650	(4S +1)
Plus	10% of -100	(6S -1)



How do I get that into the computer?

- Enter average to both sides at the table to which the ruling applies.
- Obtain match-points for each of the weighted scores using the match-points assigned by the software (a board print out will provide this):
- In the above example $(0.3 * 20) + (0.4 * 13) + (0.2 * 6) + (0.1 * 2) = +12.6$
- The average on the board is 11. Therefore, add 1.6 match-points to N/S and deduct 1.6 match-points from E/W using the penalty routine.

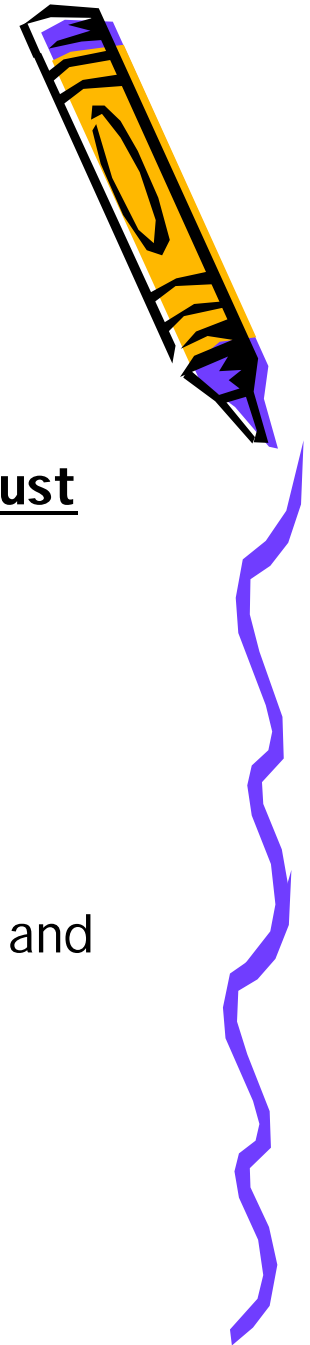


Example at teams

Assume the score in the other room was N/S +650

<u>Net Score</u>	<u>IMPs</u>	<u>Weight</u>	<u>Adjust</u>
+1430 - 650 = +780	+13	30%	3.9
+ 680 - 650 = +30	+1	40%	0.4
+ 650 - 650 = 0		20%	0.0
- 100 - 650 = -750	-13	10%	-1.3
Total			3.0

- The IMP total is rounded to the nearest whole number and the board scored as +3 to the non-offending side.



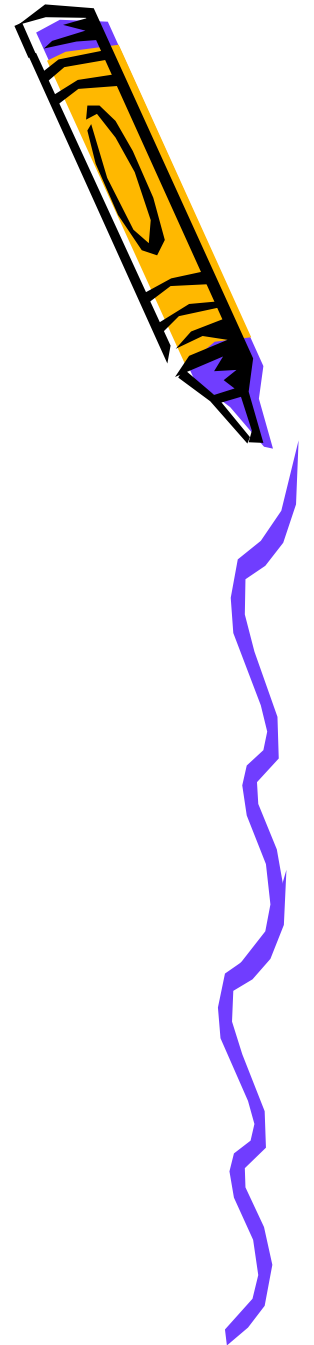
Law 12C1 (d)

Possibilities too numerous or not obvious

- Although this is essentially a matter of judgement for the Director, in general if more than four possible outcomes exist, the Director should consider awarding an artificial adjusted score as per Law 12C2.



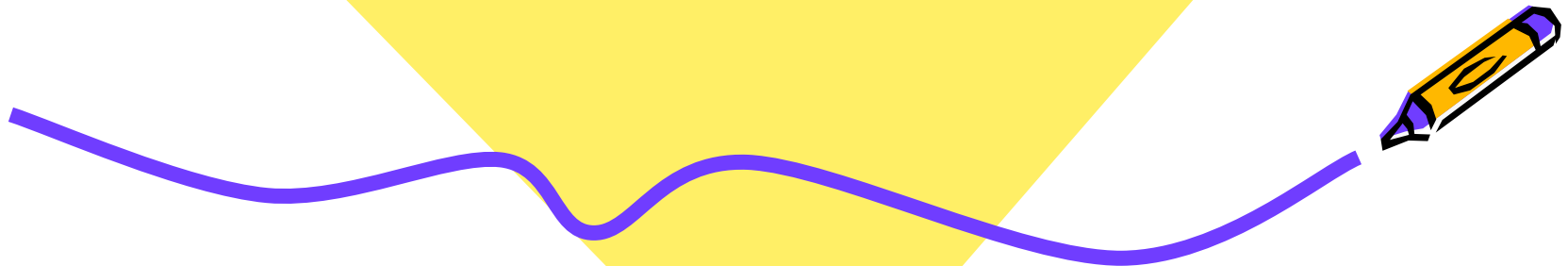
Law 12C1 (e) -
Does not apply in Zone 7





Part III

Law 27 - Insufficient Bid



Law 27

Insufficient bid

- This frequently used Law will require a MAJOR change in the way a Director thinks and deals with correction of insufficient bids



Law 27B1(a)

Not conventional and corrected by lowest sufficient bid in same denomination

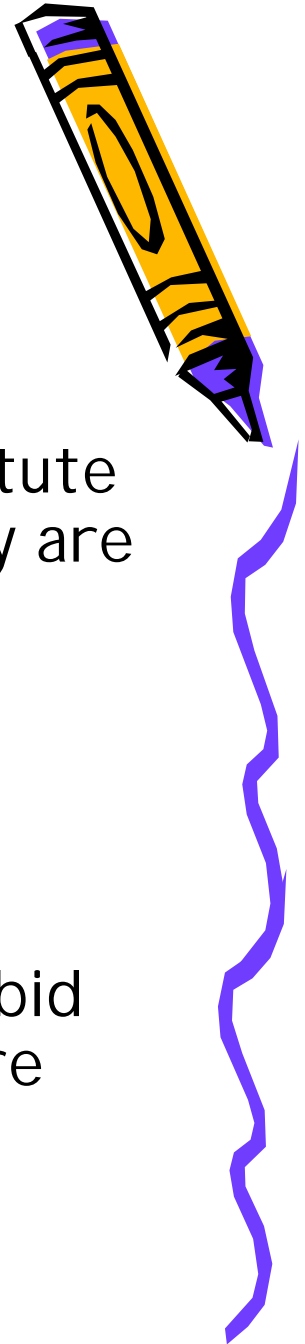
- As before, a player is still permitted to replace an insufficient bid with a bid in the same denomination at the lowest legal level without restriction provided that, in the opinion of the Director, neither the insufficient bid nor the substituted bid is artificial.
- The auction continues normally and the information that the bid was intended to be natural is authorised to all players at the table and therefore Law 16D does not apply.



Law 27B1(b)

Corrected with a call that has the same, or more precise meaning.

- In addition, players are also permitted to substitute other legal calls without restriction (even if they are artificial) provided that, in the opinion of the Director the selected call has:
 - the same meaning as the insufficient bid or;
 - a more precise meaning than the insufficient bid (i.e. the replacement conveys the same or more precise information).



Law 27B2

Corrected by any legal call not permitted
under Law 27B1

- Unless permitted under Law 27B1, if the insufficient bid is corrected by a sufficient bid or a pass, the offender's partner must pass whenever it is his turn to call. Laws 23 & 26 may apply



Law 27B1 or B2

Correct Procedure

- In order for the Director to correctly exercise this discretion, he/she must first determine the offending player's original intent at the time of the infraction and then investigate the pair's methods.
- This will often entail quizzing the players away from the table and/or an examination of the pair's system card. Only after these investigations should the Director then explain the options.



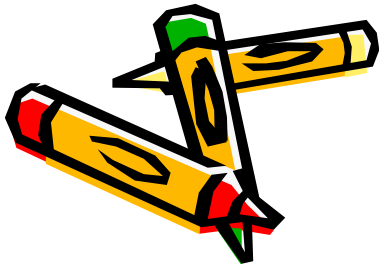
Law 27B1 or B2

Correct procedure - continued



Note that:

- A truly unintentional action may be corrected via Law 25.
- If the Director is unclear whether to allow the correction without restriction under Law 27B1(b), or to require the offender's partner to pass throughout the remainder of the auction under Law 27B2, the Director is advised to err on the side of applying Law 27B1(b) but stand ready to apply 27D.
- I.e. the inclination of the Director ought to be on obtaining a normal bridge result wherever possible.



Law 27D

Non-offending side Damaged

- When you allow correction of an insufficient bid without restriction, you should always advise the non-offending side to call you back at the end of play if they consider that the outcome may have been different had the offender's partner not had the assistance of the withdrawn bid.
- If so, the score should be adjusted to the most likely outcome(s), had the insufficient bid not occurred.
- Under no circumstances may any weight be given to the perceived benefit that might have accrued to the non-offending side if the Director had elected to bar the partner from the auction (even if it subsequently transpires, that it may have been the more appropriate action, i.e. it is not a Directors' error).



Law 27B3

Replacement with a double not permitted under Law 27B1.

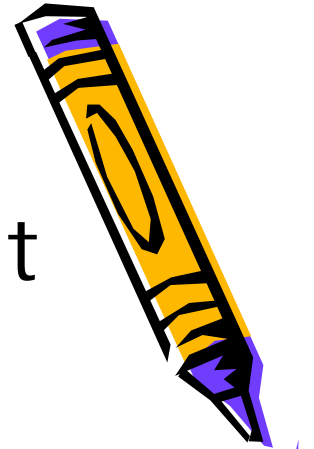
Except as allowed for under Law 27B1, if the offender attempts to substitute a double or redouble for his insufficient bid, the double or redouble is cancelled and the offender must instead substitute a sufficient bid or pass. Now his partner must pass whenever it is his turn to call. Law 23 and 26 may apply.



Law 27B4

Replacement with another Insufficient Bid

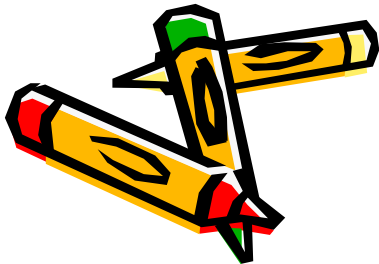
If the offender attempts to substitute one insufficient bid with another insufficient bid, unless LHO accepts it, the 2nd call is cancelled and he must substitute a sufficient bid or pass (but not a double or re-double) and his partner must pass whenever it is his turn to call. Law 23 and 26 may apply.



Law 27C

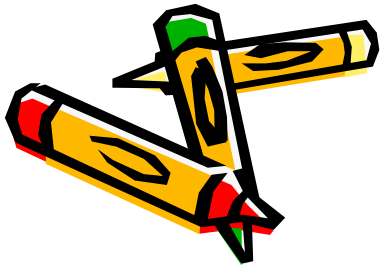
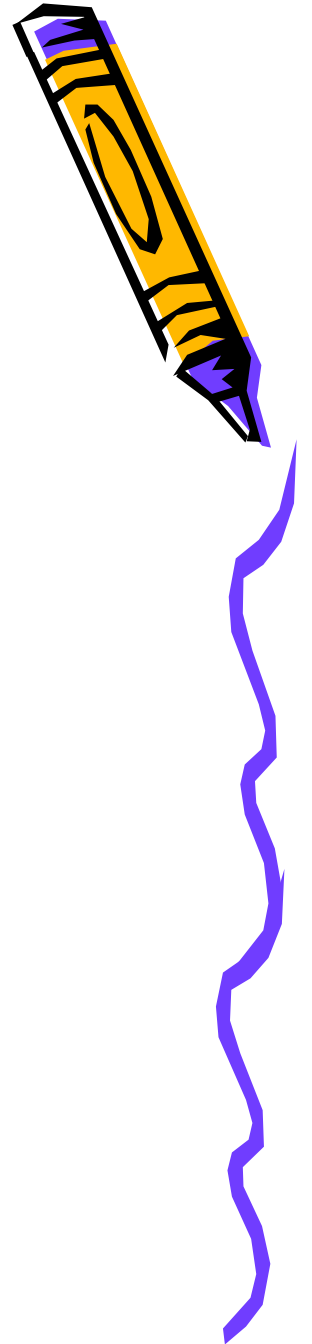
Premature Replacement of an Insufficient Bid.

If the offender attempts to replace his insufficient bid before the Director has ruled on rectification, LHO may still accept the insufficient bid otherwise the substitution stands and the Director either applies 27B1 or 27B2 to the substitution.



•Note: This happens a lot

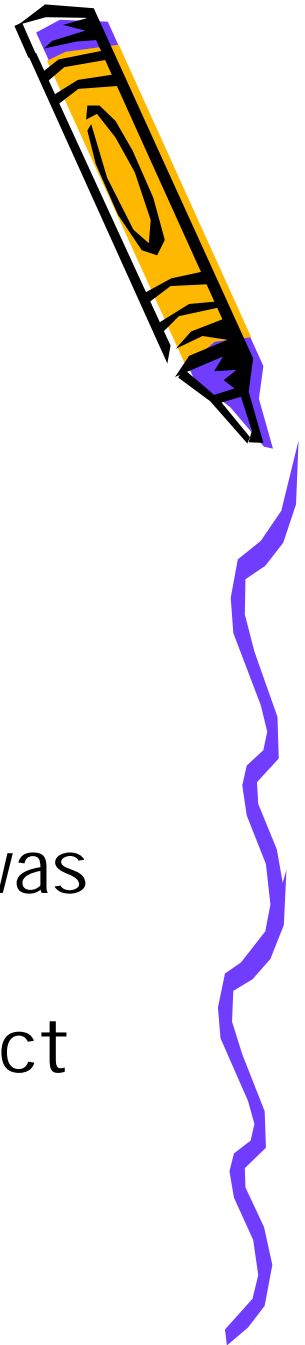
Selected Examples of Insufficient Bids



Insufficient bid - Examples

West	East
1♠	3♠
4NT	4♦

If the Director is satisfied that East was answering Blackwood but at the wrong level, then East will be allowed to correct to 5♦ without any restriction.



Insufficient bid - Examples

West	North	East
1♦	1♠	1♥

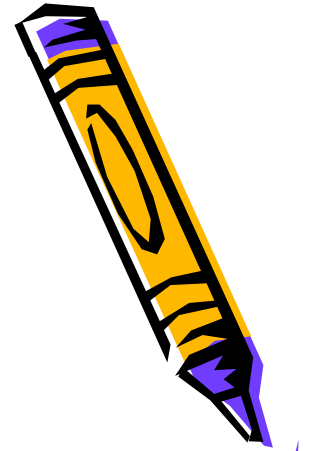
- If 1♥ was intended to show at least four hearts and enough HCP to respond, then a replacement of 2♥ is permitted under Law 27B1(a) without any further restriction.
- Alternatively, if a negative double by East would systemically guarantee at least a four-card heart holding, then East could also replace the 1♥ with a double under Law 27B1(b) without restriction.
- However, a pass would not convey a heart suit and therefore Law 27B2 applies, i.e. partner will have to pass whenever it is his/her turn to call and Laws 23 and 26 may also apply.



Insufficient bid - Examples

West	North	East
1NT	2♠	2♦

- If East's intention was to transfer to hearts (he did not see the 2♠ bid), then a replacement bid of 3♥ would not bar his partner.



Insufficient bid - Examples

West	North	East
1NT	2♦	2♣

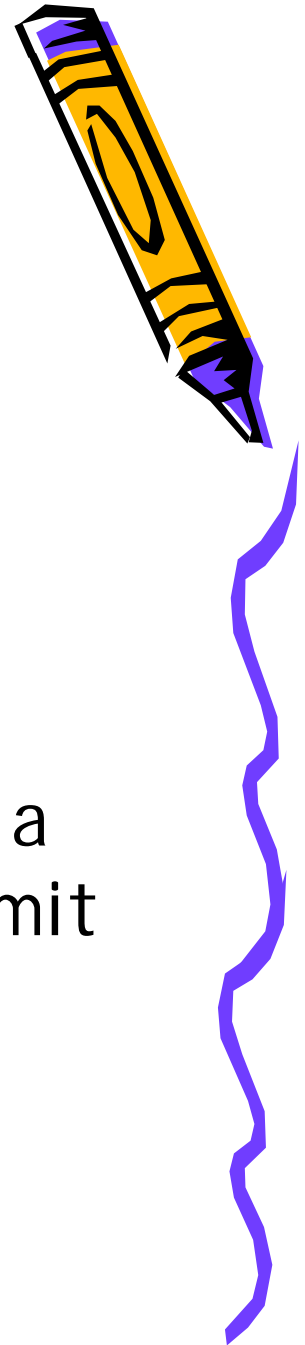
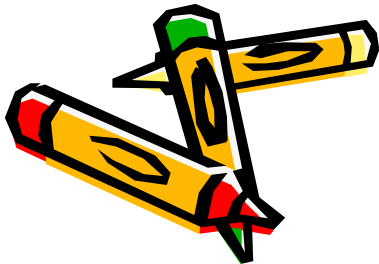
- 2♣ was intended as simple Stayman. A Lebensohl-type cue bid replacement of 3♦ (asking about a four-card major) would now have the same meaning as the original insufficient bid and thus not bar West.
- Alternatively, if the Director is satisfied that the player intended to bid 3♣ naturally, he/she allows that change without restriction under Law 27B1(b).



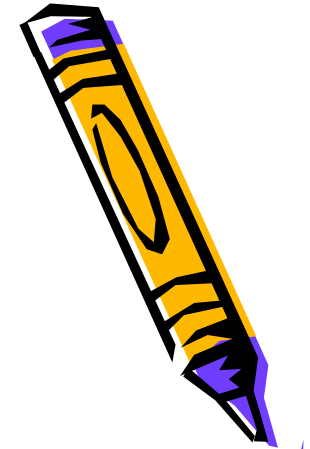
Insufficient bid - Examples

West	East
2NT	2♥

- If 2♥ was intended as a transfer, then a bid of 3♥ (still transferring) would permit the auction to continue without constraints.



Insufficient bid - Examples



West	North	East
1♠	2♥	1NT

- The substitution of 2NT is permitted without restriction under Law 27B1(a) if both 1NT and 2NT are natural.
- The information that East's HCP range might well be different from that of an original 2NT response is authorised to both sides but Law 27D will apply if the offending side achieves a favourable result that would not have been possible without the infraction (such as stopping in 2NT when it makes only eight tricks if played by East).
- The replacement of 1NT with 2NT also is permitted without restriction under Law 27B1(b) if the Director is satisfied that this was East's original incontrovertible intention.



Insufficient bid - Examples

West

1 ♣

North

1 ♥

East

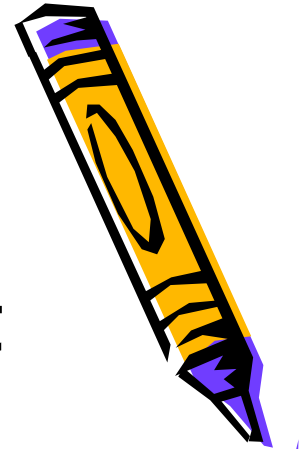
1 ♦

1 ♣ = Precision;

1 ♦ = Negative (didn't see the 1H overcall)

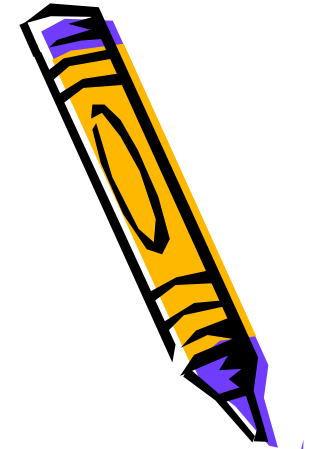
The replacement of 1 ♦ with a pass (0 - 7) is permitted without restriction under Law 27B1(b)

Pass (0 - 4) is also OK as it is more precise



Insufficient Bid

How to proceed at the table



Summary:

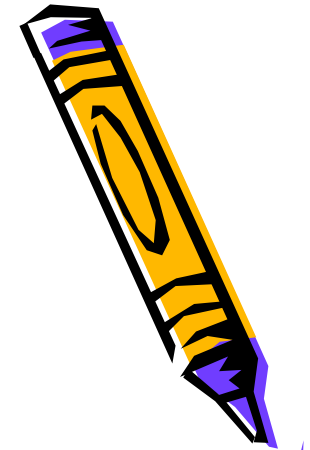
Most insufficient bids arise from either a failure to observe the call of RHO or a general confusion about the current level of the auction. Therefore, in applying Law 27, the Director should proceed as follows:

1. Remove the offender from the table and determine his/her original intent and the specific meaning of the intended call (take a peek if that avoids having to take the offender from the table every time).
2. Verify the general methods of the partnership and, if necessary, consult the offender's system card or any other system notes.
3. Determine the possible replacement calls available and their meaning.



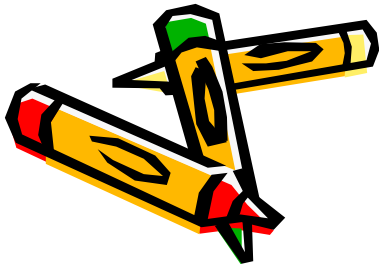
Insufficient Bid

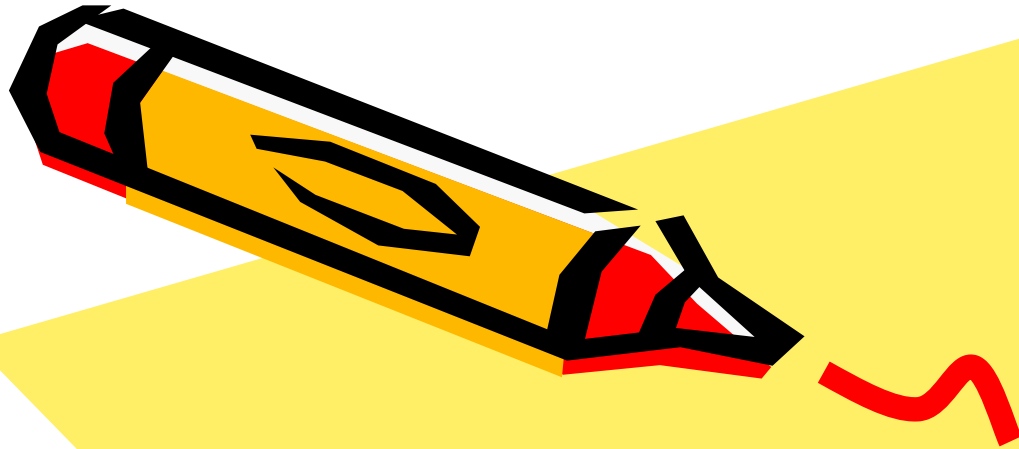
How to proceed at the table



Summary continued

4. Return to the table and explain all the options to the players (including that LHO has the option of accepting the insufficient bid as per Law 27A).
5. Allow the (fully informed) player to select a replacement call and then, based upon the investigations detailed in steps (1)–(3), apply either Law 27B1 or Law 27B2.
6. If Law 27B1 is applied, inform the non-offending side of their right to apply for an adjusted score at the end of play if they believe that the outcome of the board would have been different without the assistance of the insufficient bid.





Thank you

Slides prepared for Zone 7
Arie Geursen

