



The January Charity Pairs

Tuesday 27 January 2026

Our January Charity Pairs, raises funds for UNICEF to help children in danger through the world.

Thank you for joining us for the event – we really appreciate your support.

If you haven't already done so, then please go to :

<https://www.ecatsbridge.com/sims/donations.asp> and

donate whatever you can – but read this first :

<https://www.ecatsbridge.com/sims/BeforeDonating.asp>

to make sure you don't add a “tip” to the donation – quite unnecessary in our view.

Help us to help these children who are in such need. Please.

Board 1	♠ K84 ♥ AKQ87 ♦ 1087 ♣ Q3	Love All Dlr: North																						
♠ 105 ♥ J52 ♦ Q643 ♣ K982	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ 9732</td></tr> <tr><td>♥ 963</td></tr> <tr><td>♦ KJ9</td></tr> <tr><td>♣ J105</td></tr> </table>	N	W	E	W			S			♠ 9732	♥ 963	♦ KJ9	♣ J105	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ AQJ6</td></tr> <tr><td>♥ 104</td></tr> <tr><td>♦ A52</td></tr> <tr><td>♣ A764</td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ NT</td></tr> <tr><td>N - - 5 5 5</td></tr> <tr><td>S - - 5 5 5</td></tr> <tr><td>E - - - - -</td></tr> <tr><td>W - - - - -</td></tr> </table>	♠ AQJ6	♥ 104	♦ A52	♣ A764	♠ ♦ ♥ ♣ NT	N - - 5 5 5	S - - 5 5 5	E - - - - -	W - - - - -
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A routine 3NT. 12 tricks can be made when hearts break kindly by leading towards the ♣Q, but only on a non-diamond lead. Since West is more likely to lead a diamond it is best for North to declare to be certain of taking the maximum. He might open an upgraded strong 1NT, or rebid 1NT after a 1♥ opener.

Board 3	♠ Q94 ♥ A85 ♦ KJ6543 ♣ 5	EW Vul Dlr: South																						
♠ KJ6 ♥ K10732 ♦ A10 ♣ Q97	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ 10753</td></tr> <tr><td>♥ J64</td></tr> <tr><td>♦ 2</td></tr> <tr><td>♣ KJ1083</td></tr> </table>	N	W	E	W			S			♠ 10753	♥ J64	♦ 2	♣ KJ1083	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ A82</td></tr> <tr><td>♥ Q9</td></tr> <tr><td>♦ Q987</td></tr> <tr><td>♣ A642</td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ N</td></tr> <tr><td>N - 4 - - 2</td></tr> <tr><td>S - 4 - - 2</td></tr> <tr><td>E 2 - 1 1 -</td></tr> <tr><td>W 2 - 2 1 -</td></tr> </table>	♠ A82	♥ Q9	♦ Q987	♣ A642	♠ ♦ ♥ ♣ N	N - 4 - - 2	S - 4 - - 2	E 2 - 1 1 -	W 2 - 2 1 -
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A weak 1NT opening by South may lead to a successful 3NT for North-South as West can hardly avoid leading a heart. Should the bidding start with 1♦ West will overcall 1♥, and North may end up declaring 3NT. East will lead the ♥4 to the ♥9, ♥10, and ♥A. Declarer plays a diamond to West's ♦A. If he cashes the ♥K will East unblock? Not the moment!

Board 2	♠ 7 ♥ KJ108 ♦ 75432 ♣ K32	NS Vul Dlr: East																						
♠ 92 ♥ Q9764 ♦ AJ8 ♣ 1098	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ KJ654</td></tr> <tr><td>♥ A2</td></tr> <tr><td>♦ K106</td></tr> <tr><td>♣ AJ6</td></tr> </table>	N	W	E	W			S			♠ KJ654	♥ A2	♦ K106	♣ AJ6	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ AQ1083</td></tr> <tr><td>♥ 53</td></tr> <tr><td>♦ Q9</td></tr> <tr><td>♣ Q754</td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ NT</td></tr> <tr><td>N - 1 - - -</td></tr> <tr><td>S - - - - -</td></tr> <tr><td>E - - 1 1 1</td></tr> <tr><td>W - - 1 1 1</td></tr> </table>	♠ AQ1083	♥ 53	♦ Q9	♣ Q754	♠ ♦ ♥ ♣ NT	N - 1 - - -	S - - - - -	E - - 1 1 1	W - - 1 1 1
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If East, playing a weak no-trump, opens 1♠ he will do well to pass the 1NT response; if he opens a strong 1NT West will do well not to transfer to 2♥. With the cards lying so badly, even the one-level may prove too high for EW in spite of their combined 23hcp. Any positive score is likely to score well.

Board 4	♠ 9763 ♥ J954 ♦ J2 ♣ AQ4	Game All Dlr: West																						
♠ J ♥ A108 ♦ A10965 ♣ 8752	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ 108</td></tr> <tr><td>♥ 32</td></tr> <tr><td>♦ KQ874</td></tr> <tr><td>♣ KJ63</td></tr> </table>	N	W	E	W			S			♠ 108	♥ 32	♦ KQ874	♣ KJ63	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ AKQ542</td></tr> <tr><td>♥ KQ76</td></tr> <tr><td>♦ 3</td></tr> <tr><td>♣ 109</td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ N</td></tr> <tr><td>N - - 4 4 1</td></tr> <tr><td>S - - 4 4 1</td></tr> <tr><td>E 3 4 - - -</td></tr> <tr><td>W 3 4 - - -</td></tr> </table>	♠ AKQ542	♥ KQ76	♦ 3	♣ 109	♠ ♦ ♥ ♣ N	N - - 4 4 1	S - - 4 4 1	E 3 4 - - -	W 3 4 - - -
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An unassailable 4♠ which everyone will bid, making exactly 10 tricks if allowed to play there. In principle the 4-4 heart fit should produce an extra trick, but West can lead his singleton, then underlead his ♦A to get a ruff; or simply lead a club to establish a 3rd winner. A light 3rd in hand 1♦ opening might help EW find a profitable save.

Board 5	♠ AJ6 ♥ AK975 ♦ 87 ♣ K82	NS Vul Dlr: North																		
♠ K8 ♥ Q10 ♦ KJ10964 ♣ A103	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>1093</td></tr> <tr><td>♥</td><td>64</td></tr> <tr><td>♦</td><td>AQ52</td></tr> <tr><td>♣</td><td>7654</td></tr> </table>		N		W		E		S		♠	1093	♥	64	♦	AQ52	♣	7654		
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♠ Q7542 ♥ J832 ♦ 3 ♣ QJ9	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>Q7542</td></tr> <tr><td>♥</td><td>J832</td></tr> <tr><td>♦</td><td>3</td></tr> <tr><td>♣</td><td>QJ9</td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣</td><td>NT</td></tr> <tr><td>♥</td><td>N - 5 5 -</td></tr> <tr><td>♦</td><td>S - 5 5 -</td></tr> <tr><td>♣</td><td>E - 1 - -</td></tr> <tr><td></td><td>W - 1 - - -</td></tr> </table>	♠	Q7542	♥	J832	♦	3	♣	QJ9	♠ ♦ ♥ ♣	NT	♥	N - 5 5 -	♦	S - 5 5 -	♣	E - 1 - -		W - 1 - - -	
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Although 4♥ and 4♣ make 11 tricks (12 if the defence fail to cash their diamond) NS are not likely to reach either contract if North opens a strong 1NT. After a 4-card 1♥ opening South isn't worth any more than a single raise, where the bidding will end. Playing 5-card majors South may have multiple ways to show 4-card support one of which may lead to North bidding 4♥.

Board 6	♠ AJQ ♥ 876 ♦ AQ ♣ K10964	EW Vul Dlr: East																		
♠ K96 ♥ KQ2 ♦ K32 ♣ AQ52	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>10854</td></tr> <tr><td>♥</td><td>A94</td></tr> <tr><td>♦</td><td>J976</td></tr> <tr><td>♣</td><td>73</td></tr> </table>		N		W		E		S		♠	10854	♥	A94	♦	J976	♣	73		
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The first to bid 1NT is likely to play there. A strong 1NT by West may be doubled by North. Declarer wins a club lead and plays a diamond towards dummy, to be rewarded with 2 diamond tricks, 3 heart tricks, and 2 club tricks. Over a 1♣ opener North will overcall 1NT; when that comes round to West he has to decide whether to double. South does best to stand a double, as East needs to lead a diamond (or West switch to a diamond after a heart lead) to beat the contract.

Board 7	♠ A932 ♥ KQ8 ♦ 983 ♣ K106	Game All Dlr: South																										
♠ K107 ♥ J732 ♦ 2 ♣ AJ732	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>K107</td></tr> <tr><td>♥</td><td>J732</td></tr> <tr><td>♦</td><td>2</td></tr> <tr><td>♣</td><td>AJ732</td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>8</td></tr> <tr><td>♥</td><td>A10654</td></tr> <tr><td>♦</td><td>A1064</td></tr> <tr><td>♣</td><td>984</td></tr> </table>	♠	K107	♥	J732	♦	2	♣	AJ732	♠	8	♥	A10654	♦	A1064	♣	984	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣</td><td>NT</td></tr> <tr><td>♥</td><td>N - 1 3 - -</td></tr> <tr><td>♦</td><td>S - 1 3 - -</td></tr> <tr><td>♣</td><td>E - - 3 - -</td></tr> <tr><td></td><td>W - - 3 - -</td></tr> </table>	♠ ♦ ♥ ♣	NT	♥	N - 1 3 - -	♦	S - 1 3 - -	♣	E - - 3 - -		W - - 3 - -
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Following a 1NT opening from North EW will compete in spades and must avoid overreaching to 4♣ - South would surely double to show solidarity, which would result in a deadly -200. An unlikely 1♣ opening by North would work well, leading to a variety of contracts none of them the top-scoring spade contract by EW.

Board 8	♠ A ♥ AQ85 ♦ AK96543 ♣ 5	Love All Dlr: West																								
♠ K7643 ♥ K74 ♦ 87 ♣ Q92	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>K7643</td></tr> <tr><td>♥</td><td>K74</td></tr> <tr><td>♦</td><td>87</td></tr> <tr><td>♣</td><td>Q92</td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>Q98</td></tr> <tr><td>♥</td><td>J103</td></tr> <tr><td>♦</td><td>2</td></tr> <tr><td>♣</td><td>AK10873</td></tr> </table>	♠	K7643	♥	K74	♦	87	♣	Q92	♠	Q98	♥	J103	♦	2	♣	AK10873	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠</td><td>Q98</td></tr> <tr><td>♥</td><td>J103</td></tr> <tr><td>♦</td><td>2</td></tr> <tr><td>♣</td><td>AK10873</td></tr> </table>	♠	Q98	♥	J103	♦	2	♣	AK10873
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Unless playing Acol Twos North has to choose between 2♣ and 1♦ and will probably wisely settle for 1♦ because of the pre-emptive effect of 2♣ - 2♦ - 3♦. (Though if 2♣ - 2♦ - 3♥ showed diamonds and hearts in modern style the 2♣ opening is more attractive.) After opening 1♦ North will try 5♦ if only he can drag some diamond support out of South - easier said than done. I hope nobody reaches 4♥ - such a dreadful contract does not deserve to succeed!

Board 9	♠ AK106 ♥ 1082 ♦ Q875 ♣ 93	EW Vul Dlr: North																																													
♠ 874 ♥ 975 ♦ 962 ♣ Q875	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ Q92</td><td></td><td></td></tr> <tr><td style="text-align: center;">♥ AJ63</td><td></td><td></td></tr> <tr><td style="text-align: center;">♦ KJ10</td><td></td><td></td></tr> <tr><td style="text-align: center;">♣ AK4</td><td></td><td></td></tr> </table>	N	W	E	S			♠ Q92			♥ AJ63			♦ KJ10			♣ AK4			<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ J53</td><td></td><td></td></tr> <tr><td style="text-align: center;">♥ KQ4</td><td></td><td></td></tr> <tr><td style="text-align: center;">♦ A43</td><td></td><td></td></tr> <tr><td style="text-align: center;">♣ J1062</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ ♦ ♥ ♣ NT</td><td></td><td></td></tr> <tr><td style="text-align: center;">N - 1 - 1 -</td><td></td><td></td></tr> <tr><td style="text-align: center;">S - 1 - 1 -</td><td></td><td></td></tr> <tr><td style="text-align: center;">E 1 - 1 - -</td><td></td><td></td></tr> <tr><td style="text-align: center;">W - - 1 - -</td><td></td><td></td></tr> </table>	♠ J53			♥ KQ4			♦ A43			♣ J1062			♠ ♦ ♥ ♣ NT			N - 1 - 1 -			S - 1 - 1 -			E 1 - 1 - -			W - - 1 - -		
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If East opens 1♥ and this is passed round to North what should he do? 1♠ looks better than a supine pass, and South can convert that to 1NT. This is likely to make unless West is inspired to lead a diamond, or East is inspired to play partner for the ♣Q. Of course East is unlikely to Pass at his second turn; he may rebid 1NT, in which case a tiger South may double with interesting consequences.

Board 10	♠ 432 ♥ 105 ♦ KJ10 ♣ Q10643	Game All Dlr: East																																													
♠ KJ105 ♥ K872 ♦ A9543 ♣ -	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ A87</td><td></td><td></td></tr> <tr><td style="text-align: center;">♥ AQ</td><td></td><td></td></tr> <tr><td style="text-align: center;">♦ Q876</td><td></td><td></td></tr> <tr><td style="text-align: center;">♣ KJ95</td><td></td><td></td></tr> </table>	N	W	E	S			♠ A87			♥ AQ			♦ Q876			♣ KJ95			<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ Q96</td><td></td><td></td></tr> <tr><td style="text-align: center;">♥ J9643</td><td></td><td></td></tr> <tr><td style="text-align: center;">♦ 2</td><td></td><td></td></tr> <tr><td style="text-align: center;">♣ A872</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ ♦ ♥ ♣ NT</td><td></td><td></td></tr> <tr><td style="text-align: center;">N - - - - -</td><td></td><td></td></tr> <tr><td style="text-align: center;">S - - - - -</td><td></td><td></td></tr> <tr><td style="text-align: center;">E - 6 - 6 5</td><td></td><td></td></tr> <tr><td style="text-align: center;">W - 6 - 6 5</td><td></td><td></td></tr> </table>	♠ Q96			♥ J9643			♦ 2			♣ A872			♠ ♦ ♥ ♣ NT			N - - - - -			S - - - - -			E - 6 - 6 5			W - 6 - 6 5		
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The two-way spade finesse is crucial here. If the club position is not too fragile a declarer in 3NT will finesse into the safe South hand; if clubs are wide open he may fear to finesse at all. 11 tricks in NT should score above average; how far above average depends on how many bid 6♦. In slam declarer will play South for the ♣Q: he has a singleton diamond and is consequently more likely to have more spades than North (even though he hasn't this time).

Board 11	♠ 872 ♥ AQ7 ♦ KJ98 ♣ 1098	Love All Dlr: South																																	
♠ KQ43 ♥ J95 ♦ 32 ♣ 6532	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ AJ105</td><td></td><td></td></tr> <tr><td style="text-align: center;">♥ 632</td><td></td><td></td></tr> <tr><td style="text-align: center;">♦ 10654</td><td></td><td></td></tr> <tr><td style="text-align: center;">♣ AJ</td><td></td><td></td></tr> </table>	N	W	E	S			♠ AJ105			♥ 632			♦ 10654			♣ AJ			<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ ♦ ♥ ♣ NT</td><td></td><td></td></tr> <tr><td style="text-align: center;">N - 1 - - -</td><td></td><td></td></tr> <tr><td style="text-align: center;">S - - - - -</td><td></td><td></td></tr> <tr><td style="text-align: center;">E 3 - 3 - 1</td><td></td><td></td></tr> <tr><td style="text-align: center;">W 3 - 3 - 1</td><td></td><td></td></tr> </table>	♠ ♦ ♥ ♣ NT			N - 1 - - -			S - - - - -			E 3 - 3 - 1			W 3 - 3 - 1		
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E 3 - 3 - 1																																			
W 3 - 3 - 1																																			

As a passed hand South will double a 1♣ opening and this may enable his side to play in 2♦ for a good score even if minus one. If East opens 1NT he will play there and, in practice, will probably make 8 tricks on a spade lead: he leads hearts from dummy, then clubs from hand, retaining the ♣6 to make the ♣6 an entry to dummy.

Board 12	♠ 953 ♥ A72 ♦ KQ ♣ KJ985	NS Vul Dlr: West																																													
♠ J1086 ♥ J654 ♦ 1054 ♣ Q10	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ AK72</td><td></td><td></td></tr> <tr><td style="text-align: center;">♥ K3</td><td></td><td></td></tr> <tr><td style="text-align: center;">♦ J732</td><td></td><td></td></tr> <tr><td style="text-align: center;">♣ A43</td><td></td><td></td></tr> </table>	N	W	E	S			♠ AK72			♥ K3			♦ J732			♣ A43			<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ Q4</td><td></td><td></td></tr> <tr><td style="text-align: center;">♥ Q1098</td><td></td><td></td></tr> <tr><td style="text-align: center;">♦ A986</td><td></td><td></td></tr> <tr><td style="text-align: center;">♣ 762</td><td></td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td style="text-align: center;">♠ ♦ ♥ ♣ NT</td><td></td><td></td></tr> <tr><td style="text-align: center;">N 3 - 1 -</td><td></td><td></td></tr> <tr><td style="text-align: center;">S 3 - 1 - 1</td><td></td><td></td></tr> <tr><td style="text-align: center;">E - - - 1 -</td><td></td><td></td></tr> <tr><td style="text-align: center;">W - - - 2 -</td><td></td><td></td></tr> </table>	♠ Q4			♥ Q1098			♦ A986			♣ 762			♠ ♦ ♥ ♣ NT			N 3 - 1 -			S 3 - 1 - 1			E - - - 1 -			W - - - 2 -		
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A 1NT opening by North will silence East and there matters will rest. 4 rounds of spades will squeeze declarer somewhat as he will want to keep 3 hearts. With the favourable club and heart positions declarer can hardly avoid making 7 tricks.

A potentially short 1♣ opening may induce a slightly unorthodox 1♣ overcall and a raise from partner. This is likely to be minus one but a probable triumph nevertheless.

Board 13	♠ J4 ♥ Q1092 ♦ 105 ♣ Q9742	Game All Dlr: North																				
♠ A3 ♥ 73 ♦ 9762 ♣ AJ865	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td><td></td></tr> <tr><td style="text-align: center;">N</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td><td></td><td></td></tr> </table> ♠ Q10985 ♥ J5 ♦ AK84 ♣ 103		N	W	E		N					W					S					
	N	W	E																			
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W																						
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♠ K762 ♥ AK864 ♦ QJ3 ♣ K	♠ ♦ ♥ ♣ NT N - - 3 - - S - - 3 - - E 1 2 - 1 - W 1 2 - 1 -																					

3♥ is the limit for NS and even this will be a struggle on a diamond lead and a spade switch. Declarer is likely to guess wrong, as with the ♠J in dummy defenders are more likely to underlead an Ace than a Queen. A spade switch gives declarer the chance to make a trick he could not otherwise make while giving the defence a chance to make two tricks where they only had one.

Board 14	♠ A1054 ♥ KQ9852 ♦ J ♣ 32	Love All Dlr: East																				
♠ QJ3 ♥ A10743 ♦ Q6 ♣ AK9	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td><td></td></tr> <tr><td style="text-align: center;">N</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td><td></td><td></td></tr> </table> ♠ K976 ♥ J6 ♦ 1082 ♣ J1086		N	W	E		N					W					S					
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♠ 82 ♥ - ♦ AK97543 ♣ Q754	♠ ♦ ♥ ♣ NT N - 2 - - - S - 2 - - - E 1 - - 1 2 W 1 - - 1 2																					

If South opens 4♦ West should consider that his partner has already passed and his ♦Q is probably waste paper, concluding that he should pass with this balanced hand. However after a 3♦ opening West has a number of not unreasonable ways of entering the auction and going minus. 3NT is the most economical of these when partner obliges with a partial diamond stopper.

Board 15	♠ K1064 ♥ A73 ♦ A632 ♣ Q6	NS Vul Dlr: South																				
♠ Q8 ♥ Q5 ♦ 9854 ♣ K9432	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td><td></td></tr> <tr><td style="text-align: center;">N</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td><td></td><td></td></tr> </table> ♠ 9532 ♥ J8642 ♦ K ♣ J85		N	W	E		N					W					S					
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♠ AJ7 ♥ K109 ♦ QJ107 ♣ A107	♠ ♦ ♥ ♣ NT N - 6 - 6 6 S - 6 - 6 6 E - - - - - W - - - - -																					

12 tricks are available in 3NT but only if declarer is a giraffe. In practice declarer will certainly take a diamond finesse and probably a losing spade finesse. Additionally he will lose a club while setting up his 10th trick, and score below average without doing anything wrong.

Board 16	♠ 83 ♥ 72 ♦ KJ98 ♣ AK953	EW Vul Dlr: West																				
♠ K1072 ♥ K94 ♦ A64 ♣ Q102	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td style="text-align: center;">W</td><td style="text-align: center;">E</td><td></td></tr> <tr><td style="text-align: center;">N</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td></td><td></td><td></td></tr> <tr><td style="text-align: center;">S</td><td></td><td></td><td></td><td></td></tr> </table> ♠ AQ94 ♥ A10 ♦ Q107532 ♣ 4		N	W	E		N					W					S					
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♠ J65 ♥ QJ8653 ♦ - ♣ J876	♠ ♦ ♥ ♣ NT N 2 - 1 - - S 2 - 1 - - E - 5 - 4 2 W - 5 - 4 2																					

Although there are only 2 certain losers the play in 4♠ is not without its problems (though as the cards lie 10 tricks are assured). On the lead of the ♠K and a heart switch some Wests, going for the maximum, will draw trumps and play diamonds from the top. North ducks the second diamond and if the heart switch was won in the West hand declarer will find himself locked in East and down to 10 tricks.

Board 17	♠ K104 ♥ Q107 ♦ J10943 ♣ Q9	Love All Dlr: North																			
♠ J6 ♥ AJ9853 ♦ - ♣ A10863	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♠ A7532 ♥ K4 ♦ KQ6 ♣ K72</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♠ Q98</td><td style="text-align: center;">♦ ♦ ♥ ♣ NT</td></tr> <tr><td style="text-align: center;">♥ 62</td><td style="text-align: center;">N - 1 - - -</td></tr> <tr><td style="text-align: center;">♦ A8752</td><td style="text-align: center;">S - 1 - - -</td></tr> <tr><td style="text-align: center;">♣ J54</td><td style="text-align: center;">E 6 - 5 3 2</td></tr> <tr><td style="text-align: center;">♠ Q98</td><td style="text-align: center;">W 6 - 5 3 2</td></tr> </table>		N		W		E		S		♠ Q98	♦ ♦ ♥ ♣ NT	♥ 62	N - 1 - - -	♦ A8752	S - 1 - - -	♣ J54	E 6 - 5 3 2	♠ Q98	W 6 - 5 3 2	
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6♣ is a lucky make. On a spade lead declarer wins the ♠A, ruffs away the ♦A cashes ♠A and ♣K, discards his spade loser, then plays ♥K, ♥A and ruffs a heart. South makes a trump trick, but that is all. Most pairs will not reach the outrageously lucky slam, and play in 4♥. There is an inevitable heart loser, so a similar line makes just 11 tricks.

Board 18	♠ K642 ♥ KQ82 ♦ AK2 ♣ 54	NS Vul Dlr: East																			
♠ J75 ♥ J6 ♦ QJ986 ♣ KQ2	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♠ A983 ♥ 10974 ♦ 5 ♣ A1098</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♠ Q10</td><td style="text-align: center;">♦ ♦ ♥ ♣ NT</td></tr> <tr><td style="text-align: center;">♥ A53</td><td style="text-align: center;">N - - 1 - -</td></tr> <tr><td style="text-align: center;">♦ 10743</td><td style="text-align: center;">S - 1 1 - -</td></tr> <tr><td style="text-align: center;">♣ J763</td><td style="text-align: center;">E 1 - - 1 1</td></tr> <tr><td style="text-align: center;">♠ Q10</td><td style="text-align: center;">W 1 - - 1 1</td></tr> </table>		N		W		E		S		♠ Q10	♦ ♦ ♥ ♣ NT	♥ A53	N - - 1 - -	♦ 10743	S - 1 1 - -	♣ J763	E 1 - - 1 1	♠ Q10	W 1 - - 1 1	
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♠ Q10	W 1 - - 1 1																				

A strong 1NT from North will buy the contract, but with little success unless East leads one of his aces. On a heart lead declarer has two losing ways to try to reach 7 tricks. The better odds are to take the spade finesse rather than hope for a 3-3 diamond split - if West has ♦Hx East might not lead a heart. If West opens light, or East takes action at his second turn, the partnership will have great difficulty in reaching a making spot.

Board 19	♠ 752 ♥ 109732 ♦ Q108 ♣ KQ	EW Vul Dlr: South																			
♠ KJ863 ♥ K54 ♦ J2 ♣ J103	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♠ A4 ♥ AQJ86 ♦ 975 ♣ A96</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♠ Q109</td><td style="text-align: center;">♦ ♦ ♥ ♣ NT</td></tr> <tr><td style="text-align: center;">♥ -</td><td style="text-align: center;">N - 2 - - -</td></tr> <tr><td style="text-align: center;">♦ AK643</td><td style="text-align: center;">S - 2 - - -</td></tr> <tr><td style="text-align: center;">♣ 87542</td><td style="text-align: center;">E - - 4 3 2</td></tr> <tr><td style="text-align: center;">♠ Q109</td><td style="text-align: center;">W - - 4 2 2</td></tr> </table>		N		W		E		S		♠ Q109	♦ ♦ ♥ ♣ NT	♥ -	N - 2 - - -	♦ AK643	S - 2 - - -	♣ 87542	E - - 4 3 2	♠ Q109	W - - 4 2 2	
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♣ 87542	E - - 4 3 2																				
♠ Q109	W - - 4 2 2																				

Apart from the poor trump break the cards lie so well for declarer that 4♥ will normally make. South will often lead 3 rounds of diamonds. Declarer ruffs in dummy and plays a club, imagining that he has 10 tricks when North plays a top club. He takes his ♣A and goes to dummy with the ♥K and finds he has only 9 tricks when trumps break 5-0. Nothing for it but to hope spades are 3-3 with the Queen onside so that he can discard his 2 remaining clubs, return to hand with a trump (North has to split) and then play spades, overruffing when North is finally compelled to ruff.

Board 20	♠ 10982 ♥ J ♦ Q6 ♣ KQ10532	Game All Dlr: West																			
♠ QJ ♥ 1062 ♦ A75432 ♣ 64	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♠ AK653 ♥ AKQ3 ♦ 109 ♣ J9</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♠ 74</td><td style="text-align: center;">♦ ♦ ♥ ♣ NT</td></tr> <tr><td style="text-align: center;">♥ 98754</td><td style="text-align: center;">N 3 - - - -</td></tr> <tr><td style="text-align: center;">♦ KJ8</td><td style="text-align: center;">S 3 - - - -</td></tr> <tr><td style="text-align: center;">♣ A87</td><td style="text-align: center;">E - 3 2 3 1</td></tr> <tr><td style="text-align: center;">♠ 74</td><td style="text-align: center;">W - 3 2 3 1</td></tr> </table>		N		W		E		S		♠ 74	♦ ♦ ♥ ♣ NT	♥ 98754	N 3 - - - -	♦ KJ8	S 3 - - - -	♣ A87	E - 3 2 3 1	♠ 74	W - 3 2 3 1	
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♦ KJ8	S 3 - - - -																				
♣ A87	E - 3 2 3 1																				
♠ 74	W - 3 2 3 1																				

EW will do well to bid and make 4♦. The auction may start 1♠-1NT-2♥-2♦ and game may be missed. Just as well, since unless the defence lead trumps or diamonds they will surely get a heart ruff.

Board 21	♠ Q8 ♥ K8764 ♦ 2 ♣ KQ1097	NS Vul Dlr: North									
♠ AJ63 ♥ Q92 ♦ K4 ♣ J642	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ K107542 ♥ 1053 ♦ AJ ♣ 85
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	S										
♠ 9 ♥ AJ ♦ Q10987653 ♣ A3		♠ ♦ ♥ ♣ NT N 3 4 3 - - S 3 4 3 - - E - - 2 - W - - 2 -									

Many Norths will open 1♥ in which case South will be exercising great discipline to stop short of 5♦. This contract has a small chance on a non-spade lead. Declarer must immediately play on clubs, finessing the ten. Even if East ruffs with J declarer can return to the K to play another clubs and discard his losing spade. A bit unlikely perhaps.

Board 22	♠ J653 ♥ AK1063 ♦ K ♣ J105	EW Vul Dlr: East									
♠ K984 ♥ J5 ♦ 109 ♣ AKQ92	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ 107 ♥ Q9842 ♦ A54 ♣ 876
	N										
W		E									
	S										
♠ AQ2 ♥ 7 ♦ QJ87632 ♣ 43		♠ ♦ ♥ ♣ NT N - 3 - - - S - 3 - 1 - E 2 - 1 - 1 W 2 - 1 - 1									

South may be uncertain whether he has a 1♦ or a 3♦ opening and compromise with a pass. A 3♦ opener should buy the contract. Over 1♦, whether or not West intervenes, North will bid hearts to silence East then, hopefully, pass 3♦. After a pass South may find it difficult to insist on playing in diamonds at a level where he can achieve a plus score by making 9 tricks.

Board 23	♠ KJ875 ♥ 53 ♦ Q952 ♣ Q10	Game All Dlr: South									
♠ Q62 ♥ 76 ♦ K876 ♣ K975	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ A10943 ♥ AJQJ82 ♦ J3 ♣ A
	N										
W		E									
	S										
♠ - ♥ K1094 ♦ A104 ♣ J86432		♠ ♦ ♥ ♣ N N 1 - - - - S 1 - - - - E - - 2 2 1 W - - 2 2 1									

Maybe North will favour 1♠ third in hand, in which case a 2♥ overcall will end the bidding. A positive score aided by knowledge of the spade position will charm EW. At other tables East will play in 3♦ or 4♣ and go minus. One can imagine the spark of hope after a club lead and a successful diamond to the ♦K; cruelly extinguished by a losing heart finesse and a subsequent heart overruff only to find that North still has 4 trumps left.

Board 24	♠ KJ97 ♥ 986 ♦ J2 ♣ 9832	Love All Dlr: West									
♠ A105 ♥ J102 ♦ 109764 ♣ QJ	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ Q43 ♥ K7543 ♦ - ♣ AK754
	N										
W		E									
	S										
♠ 862 ♥ AQ ♦ AKQ853 ♣ 106		♠ ♦ ♥ ♣ NT N - 2 - - 1 S - 2 - - 1 E 2 - 4 - - W 2 - 4 - -									

East opens 1♥, vaguely wondering what to rebid if partner responds 1♠. If South overcalls 2♦ West should end the auction with a raise to 2♥. 10 tricks appear when declarer uses one of dummy's entries to lead towards the ♠Q. There are some Souths who will overcall 1NT. EW should still play in hearts but will probably restrict themselves to 9 tricks as they are likely to play on the assumption that South has the ♠K.

Board 25	♠ Q953 ♥ 985 ♦ Q9862 ♣ J	EW Vul Dlr: North																	
♠ 8 ♥ A76 ♦ 1053 ♣ 987653	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ J107642</td><td></td></tr> <tr><td>♥ J</td><td></td></tr> <tr><td>♦ AK</td><td></td></tr> <tr><td>♣ AQ42</td><td></td></tr> </table>		N		W		E		S		♠ J107642		♥ J		♦ AK		♣ AQ42		♠ J107642 ♥ J ♦ AK ♣ AQ42
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W		E																	
	S																		
♠ J107642																			
♥ J																			
♦ AK																			
♣ AQ42																			
♠ AK ♥ KQ10432 ♦ J74 ♣ K10	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ NT</td><td></td></tr> <tr><td>N - 2 2 - -</td><td></td></tr> <tr><td>S - 2 2 - -</td><td></td></tr> <tr><td>E 5 - - 2 -</td><td></td></tr> <tr><td>W 5 - - 2 -</td><td></td></tr> </table>	♠ ♦ ♥ ♣ NT		N - 2 2 - -		S - 2 2 - -		E 5 - - 2 -		W 5 - - 2 -		♠ AK ♥ KQ10432 ♦ J74 ♣ K10							
♠ ♦ ♥ ♣ NT																			
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S - 2 2 - -																			
E 5 - - 2 -																			
W 5 - - 2 -																			

After (P)-1♠-(2♥)-P-(3♥) is East worth a double? Is South worth 4♥? It seems in view of the likely result that East is worth a double and South isn't worth 4♥, though that goes against my instincts! 4♥ will prove particularly expensive if it persuades West to have a go at 5♣.

Board 27	♠ A2 ♥ Q85 ♦ AK764 ♣ Q74	Love All Dlr: South																	
♠ 974 ♥ J964 ♦ QJ32 ♣ J3	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ KJ106</td><td></td></tr> <tr><td>♥ 107</td><td></td></tr> <tr><td>♦ 109</td><td></td></tr> <tr><td>♣ K9852</td><td></td></tr> </table>		N		W		E		S		♠ KJ106		♥ 107		♦ 109		♣ K9852		♠ KJ106 ♥ 107 ♦ 109 ♣ K9852
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♥ 107																			
♦ 109																			
♣ K9852																			
♠ Q853 ♥ AK32 ♦ 85 ♣ A106	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ NT</td><td></td></tr> <tr><td>N - 4 4 - 4</td><td></td></tr> <tr><td>S - 4 4 - 4</td><td></td></tr> <tr><td>E - - - - -</td><td></td></tr> <tr><td>W - - - - -</td><td></td></tr> </table>	♠ ♦ ♥ ♣ NT		N - 4 4 - 4		S - 4 4 - 4		E - - - - -		W - - - - -		♠ Q853 ♥ AK32 ♦ 85 ♣ A106							
♠ ♦ ♥ ♣ NT																			
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S - 4 4 - 4																			
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Ten tricks in 3NT will be normal. However a low club lead from East gives declarer 3 club tricks even if West withholds the ♣J – declarer wins the ♣7 and later runs the ♣Q. 11 tricks would now be available. Declarer crosses to dummy in hearts to play diamonds, ducking to East to keep West off lead until it is too late for a spade through to cause any damage.

Board 26	♠ 43 ♥ J82 ♦ Q10954 ♣ Q108	Game All Dlr: East																	
♠ Q7 ♥ A1097653 ♦ 3 ♣ A96	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ AJ1065</td><td></td></tr> <tr><td>♥ 4</td><td></td></tr> <tr><td>♦ K82</td><td></td></tr> <tr><td>♣ K753</td><td></td></tr> </table>		N		W		E		S		♠ AJ1065		♥ 4		♦ K82		♣ K753		♠ AJ1065 ♥ 4 ♦ K82 ♣ K753
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♠ AJ1065																			
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♦ K82																			
♣ K753																			
♠ K982 ♥ KQ ♦ AJ76 ♣ J42	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ NT</td><td></td></tr> <tr><td>N - 2 - - -</td><td></td></tr> <tr><td>S - 2 - - -</td><td></td></tr> <tr><td>E 3 - 3 2 1</td><td></td></tr> <tr><td>W 2 - 3 2 -</td><td></td></tr> </table>	♠ ♦ ♥ ♣ NT		N - 2 - - -		S - 2 - - -		E 3 - 3 2 1		W 2 - 3 2 -		♠ K982 ♥ KQ ♦ AJ76 ♣ J42							
♠ ♦ ♥ ♣ NT																			
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S - 2 - - -																			
E 3 - 3 2 1																			
W 2 - 3 2 -																			

With 1 diamond and at least 2 hearts to lose, plus a finesse to take in spades, 4♥ might make one-third of the time, not good enough odds for Pairs. An Acol sequence might go 1♠ - 2♥ - 2♦ and West has to decide between 3♥ and 4♥. Playing two-over-one forcing to game the bidding might start 1♠ - 1NT: such is progress. Fortunately East rebids 2♣ (whatever it means) and West can sign off in 2♥.

Board 28	♠ K752 ♥ 76 ♦ Q96 ♣ KQ62	NS Vul Dlr: West																	
♠ 984 ♥ 4 ♦ J732 ♣ J10984	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ Q106</td><td></td></tr> <tr><td>♥ J932</td><td></td></tr> <tr><td>♦ AK105</td><td></td></tr> <tr><td>♣ A3</td><td></td></tr> </table>		N		W		E		S		♠ Q106		♥ J932		♦ AK105		♣ A3		♠ Q106 ♥ J932 ♦ AK105 ♣ A3
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♠ Q106																			
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♦ AK105																			
♣ A3																			
♠ AJ3 ♥ AKQ1085 ♦ 84 ♣ 75	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>♠ ♦ ♥ ♣ NT</td><td></td></tr> <tr><td>N - - 4 4 4</td><td></td></tr> <tr><td>S - - 4 3 2</td><td></td></tr> <tr><td>E - - - - -</td><td></td></tr> <tr><td>W - - - - -</td><td></td></tr> </table>	♠ ♦ ♥ ♣ NT		N - - 4 4 4		S - - 4 3 2		E - - - - -		W - - - - -		♠ AJ3 ♥ AKQ1085 ♦ 84 ♣ 75							
♠ ♦ ♥ ♣ NT																			
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E - - - - -																			
W - - - - -																			

4♥ has 3 minor suit losers so declarer has to make 6 heart tricks and cannot do so without taking the heart finesse. East should play the ♥2, then ♥9 as a precaution against such an unlikely play. 3NT by North may succeed if declarer manages to remove all East's black cards before throwing him in with the 4th round of hearts, forcing him to concede a 9th trick to the ♦Q.

Board 29	♦ Q9865432 ♥ - ♦ Q43 ♣ J7	Game All Dir: North																																		
♠ AJ ♥ AQJ2 ♦ KJ7 ♣ A543	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♦ 7 ♥ K97 ♦ 9652 ♣ K10982</p>		N		W		E		S		<p>♠ K10 ♥ 1086543 ♦ A108 ♣ Q6</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♦</td><td style="text-align: center;">♦</td><td style="text-align: center;">♥</td><td style="text-align: center;">♦</td><td style="text-align: center;">NT</td></tr> <tr><td style="text-align: center;">N</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> <tr><td style="text-align: center;">S</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> <tr><td style="text-align: center;">E</td><td style="text-align: center;">-</td><td style="text-align: center;">6</td><td style="text-align: center;">6</td><td style="text-align: center;">6</td></tr> <tr><td style="text-align: center;">W</td><td style="text-align: center;">-</td><td style="text-align: center;">6</td><td style="text-align: center;">6</td><td style="text-align: center;">6</td></tr> </table>	♦	♦	♥	♦	NT	N	-	-	-	-	S	-	-	-	-	E	-	6	6	6	W	-	6	6	6
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S	-	-	-	-																																
E	-	6	6	6																																
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North may open 3♦, giving EW a serious bidding challenge. 3NT or 4♥ are likely contracts, though several may reach slam. In either contract the best chance for 12 tricks is to pick up hearts via a finesse, then play low towards the ♣Q. When the queen loses to the king declarer has to guess where the ♦Q is. After finding out that North has 8 spades declarer is likely to misguess.

Board 30	♦ Q10764 ♥ 9 ♦ Q7 ♣ J10653	Love All Dir: East																																		
♠ AJ ♥ 107643 ♦ A5 ♣ AKQ8	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♦ 9832 ♥ KJ52 ♦ 962 ♣ 74</p>		N		W		E		S		<p>♠ K5 ♥ AQ8 ♦ KJ10843 ♣ 92</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♦</td><td style="text-align: center;">♦</td><td style="text-align: center;">♥</td><td style="text-align: center;">♦</td><td style="text-align: center;">NT</td></tr> <tr><td style="text-align: center;">N</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> <tr><td style="text-align: center;">S</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> <tr><td style="text-align: center;">E</td><td style="text-align: center;">6</td><td style="text-align: center;">5</td><td style="text-align: center;">6</td><td style="text-align: center;">6</td></tr> <tr><td style="text-align: center;">W</td><td style="text-align: center;">6</td><td style="text-align: center;">5</td><td style="text-align: center;">6</td><td style="text-align: center;">6</td></tr> </table>	♦	♦	♥	♦	NT	N	-	-	-	-	S	-	-	-	-	E	6	5	6	6	W	6	5	6	6
	N																																			
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E	6	5	6	6																																
W	6	5	6	6																																

6♦ and 6NT are little worse than one of two finesses but are difficult to reach. After 1♦-1♥ opener must choose between raising hearts and rebidding diamonds. The first would be the wrong choice on this occasion as it will probably lead to a poorly-scoring heart contract. A sequence like 1♦-1♥-2♦-3♣-4♥ gives a good picture of opener's hand, and should persuade responder to bid 6♦ rather than attempt the 5-3 fit in his poor heart suit.

Board 31	♦ 105 ♥ AQ10 ♦ KQ642 ♣ KQJ	NS Vul Dir: South																																		
♠ 87 ♥ 432 ♦ A9 ♣ 1087532	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♦ K6432 ♥ 5 ♦ J1053 ♣ A96</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♦</td><td style="text-align: center;">♦</td><td style="text-align: center;">♥</td><td style="text-align: center;">♦</td><td style="text-align: center;">NT</td></tr> <tr><td style="text-align: center;">N</td><td style="text-align: center;">4</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">S</td><td style="text-align: center;">4</td><td style="text-align: center;">3</td><td style="text-align: center;">2</td><td style="text-align: center;">2</td></tr> <tr><td style="text-align: center;">E</td><td style="text-align: center;">-</td><td style="text-align: center;">2</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> <tr><td style="text-align: center;">W</td><td style="text-align: center;">-</td><td style="text-align: center;">2</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> </table>		N		W		E		S		♦	♦	♥	♦	NT	N	4	3	3	3	S	4	3	2	2	E	-	2	-	-	W	-	2	-	-	<p>♠ AQJ9 ♥ KJ9876 ♦ 87 ♣ 4</p>
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♦	♦	♥	♦	NT																																
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Over a strong 1NT East may overcall 2♦ rather than show a major 2-suiter. Even if South simply competes with 2♦ opener may rebid 2NT not so much to improve the contract (which it might not do) as to show maximum values. 3NT would then be reached, but some will languish in 2♦. A traditional weak NT produces a smoother auction: 1♦ - (1♥) -1♣ -(P) -2NT -(P) -3NT.

Board 32	♦ 95 ♥ K764 ♦ 9864 ♣ 764	EW Vul Dir: West																																		
♠ QJ7432 ♥ Q109 ♦ A107 ♣ K	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table> <p>♦ A108 ♥ J8 ♦ KQ5 ♣ J9532</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td style="text-align: center;">♦</td><td style="text-align: center;">♦</td><td style="text-align: center;">♥</td><td style="text-align: center;">♦</td><td style="text-align: center;">NT</td></tr> <tr><td style="text-align: center;">N</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> <tr><td style="text-align: center;">S</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td><td style="text-align: center;">-</td></tr> <tr><td style="text-align: center;">E</td><td style="text-align: center;">-</td><td style="text-align: center;">3</td><td style="text-align: center;">5</td><td style="text-align: center;">5</td></tr> <tr><td style="text-align: center;">W</td><td style="text-align: center;">-</td><td style="text-align: center;">3</td><td style="text-align: center;">5</td><td style="text-align: center;">5</td></tr> </table>		N		W		E		S		♦	♦	♥	♦	NT	N	-	-	-	-	S	-	-	-	-	E	-	3	5	5	W	-	3	5	5	<p>♠ K6 ♥ A532 ♦ J32 ♣ AQ108</p>
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	S																																			
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N	-	-	-	-																																
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E	-	3	5	5																																
W	-	3	5	5																																

Many Easts will blast 3NT after 1♦-2♣-2♦; others bid a 4th suit 3♥ and West, noting the importance of the ♦10, bids 3NT rather than 3♦. 3NT by West is more secure; if East declared on a different lie of the cards a diamond lead from South and heart switch by North would hold 3NT to 9 tricks at best. 4♦ is still favourite to make if the spades break badly (discard losing diamonds on ♣AQ) whereas 3NT might be in trouble. Not much consolation to those who find their 11 tricks in spades outscored by 11 tricks in NT.