



The January Charity Pairs

Wednesday 29th January 2025

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.

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

1

♠ J1094
♥ 4
♦ J5
♣ Q75432

♠ 862 ♠ Q75
♥ K106 ♥ J7532
♦ 10862 ♦ AK9
♣ A108 ♣ KJ

♠ AK3
♥ AQ98
♦ Q743
♣ 96

Dealer: North
Neither Vulnerable

	♣	♦	♥	♠	NT
N	2	-	-	1	-
S	2	-	-	1	-
E	-	-	2	-	2
W	-	-	2	-	2

East probably opens a weak NT in acol, 1♥ in 5 card majors. South doubles 1NT, but would likely overcall 1♥ with 1NT.

North will not be happy with 1NTx, and will take out to clubs, and in the 1NT overcall scenario will probably do likewise, assuming the partnership has a suitable mechanism.

The occasional east may be allowed to play 2♥, after a raise by west.

With north being entryless 2♥ is unbeatable, scoring 110, whereas 3♣ seems only one light, losing 50.

As ever, at love all, those declaring and taking their full quota of tricks will do best, assuming they are not doubled.

2

♠ Q962
♥ AJ
♦ J742
♣ 743

♠ J4 ♠ K875
♥ K98532 ♥ Q1064
♦ KQ9 ♦ A3
♣ K6 ♣ A92

♠ A103
♥ 7
♦ 10865
♣ QJ1085

Dealer: East
N-S Vulnerable

	♣	♦	♥	♠	NT
N	-	1	-	-	-
S	-	1	-	-	-
E	-	-	4	2	4
W	-	-	4	2	4

Whether east opens a weak NT or 1♣ in 5 card majors should not affect the final 4♥ contact, except to place it in differing polarity.

Played by west north may lead a spade, allowing eleven tricks. South will surely lead a club so east should be held to ten tricks.

It looks like Acol could gain here.

3

♠ 83
♥ 954
♦ 743
♣ KQ832

♠ AQ965 ♠ 74
♥ K83 ♥ QJ7
♦ KJ ♦ Q985
♣ A95 ♣ J1074

♠ KJ102
♥ A1062
♦ A1062
♣ 6

Dealer: South
E-W Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	2	2	2	2	2
W	3	2	2	2	2

West is likely to overcall south's 1♦ or 1♥ opener with 1♠, conceivably 1NT over 1♥ or a non-systemic 1♠ from south. He is not quite strong enough to double, then bid spades.

West's 1♠ will almost certainly be passed out. Declarer will certainly make eight tricks on a top club lead, but could be held to seven otherwise.

Should west declare 1NT it seems to make the same tricks as spades, so those in this strain will top the traveller.

4

♠ J7
♥ A52
♦ AJ87632
♣ 8

♠ Q10862 ♠ K94
♥ KQ98 ♥ 643
♦ KQ4 ♦ 9
♣ 2 ♣ AKQJ73

♠ A53
♥ J107
♦ 105
♣ 109654

Dealer: West
Both Vulnerable

	♣	♦	♥	♠	NT
N	-	2	-	-	-
S	-	2	-	-	-
E	3	-	3	4	-
W	3	-	3	4	-

Norths will probably overcall west's 1♠ with 2♦. They shouldn't overcall a weak 3♦, since they have decent defence, and a poor suit.

East presumably tries 3♣, and west 3NT. East now has an awkward decision. The winner is to bid 4♠, makeable with a winning view in trumps, one or two light at worst. Declarer needs to win the singleton club lead, and play a trump to the queen and continue trumps, ruffing the club return high, should south win the first round. Should south duck twice, declarer plays top clubs.

Those in 3NT are likely to be four light when clubs fail to behave, and south has an entry to lead a diamond through declarer's holding.

There could be a lot of E/W undertricks on this hand, but some may manage to go plus.

5

♠ KJ854
 ♥ KQ
 ♦ 1095
 ♣ J103
 ♠ 632
 ♥ A10765
 ♦ K76
 ♣ 87
 ♠ Q10
 ♥ J98
 ♦ J832
 ♣ A964
 ♠ A97
 ♥ 432
 ♦ AQ4
 ♣ KQ52

 Dealer: North
 N-S Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	1	1	2	1	1
W	1	1	2	1	1

If west opens his strong NT in 4th seat, east is likely to transfer to hearts. West's 2♥ makes 110 on a spade lead. On any other lead declarer can twice lead towards his club KQ and get a spade away, scoring 140.

North might overcall west's Acol 1♣ with 1♠. East could double, and west rebid 1NT. Even if north is silent west will still probably rebid 1NT over east's 1♥, and play there. Now north certainly leads spades, and the best declarer can do is take seven tricks for plus 90.

It looks like 5 card majors will have the better of this encounter. Acol's inability to play the 5:3 major fit when west has a strong NT rebid and east a limited hand with a 5 card major is a serious flaw in the system.

7

♠ 52
 ♥ Q6
 ♦ AK987
 ♣ A1053
 ♠ KQ974
 ♥ J105
 ♦ QJ5
 ♣ K8
 ♠ 83
 ♥ AK84
 ♦ 42
 ♣ QJ642
 ♠ AJ106
 ♥ 9732
 ♦ 1063
 ♣ 97

 Dealer: South
 Both Vulnerable

	♣	♦	♥	♠	NT
N	4	3	3	-	1
S	4	3	3	-	1
E	-	-	-	-	-
W	-	-	-	-	-

South has a classic sputnik double of east's 1♠ overcall, after north has opened 1♦.

In modern methods west may believe the Law of Total Tricks, and pre-empt to 3♠. With a flat, weak hand this is excessive, and could result in three light - minus 300-800. 2♠ is enough.

N/S will surely find their club fit otherwise, and this looks like a straightforward 130. Indeed the club game is on paper a 50:50 shot, perhaps less with east known to have most of the values.

Nobody should play NT, since it should be easy to establish the absence of a spade stop, even if east is silent.

6

♠ AK10864
 ♥ J
 ♦ AJ1092
 ♣ 7
 ♠ J92
 ♥ AQ52
 ♦ 7643
 ♣ Q9
 ♠ K1094
 ♥ Q5
 ♣ AK86432
 ♠ Q753
 ♥ 8763
 ♦ K8
 ♣ J105

 Dealer: East
 E-W Vulnerable

	♣	♦	♥	♠	NT
N	5	5	3	4	4
S	5	5	3	4	4
E	-	-	-	-	-
W	-	-	-	-	-

Why does partner always open your singleton when you have a nice hand like north's, or partner bid your void when you have a hand like south's?

Misfits like these are usually best played in NT (or defended - not an option here).

After south has bid and rebid clubs then 3NT north has to decide how strong his heart stop is. Many will take out to 4♠, missing the top scoring spot. Some souths could then play 5♣.

There will be a variety of game contracts declared. 5♣ makes exactly, 4♠ +1 absent a heart ace lead, otherwise 420. In 3NT declarer should be able to garner a heart, two spades, two clubs and five diamonds, for 430. If east plays two rounds of hearts 460 is the result, and a nice top.

8

♠ 542
 ♥ AKJ62
 ♦ AQ65
 ♣ A
 ♠ AQJ63
 ♥ Q10
 ♦
 ♣ K109875
 ♠ 98
 ♥ 93
 ♦ 987432
 ♣ Q43
 ♠ K107
 ♥ 8754
 ♦ KJ10
 ♣ J62

 Dealer: West
 Neither Vulnerable

	♣	♦	♥	♠	NT
N	-	3	6	-	4
S	-	3	5	-	4
E	3	-	-	-	-
W	3	-	-	-	-

East may well use Michaels, or overcall a black suit, after north opens 1♥. Once south shows a limited hand with heart support north will bid game.

Indeed, with south's nicely fitting diamond cards 480 is there for the taking, so long as declarer divines the trump layout correctly. Some will take one top trump, then try to enter dummy in diamonds for a second round finesse. East ruffs and holds declarer to 420 when he has kicked off with top spades, otherwise 450.

East can escape for minus 300 playing in 5♣, but only by playing trumps double dummy. I cannot see that happening too often.

9

♠ K82
 ♥ J64
 ♦ Q762
 ♣ AJ8
 ♠ AQ1063
 ♥ 83
 ♦ AK1054
 ♣ 10
 ♠ J97
 ♥ 975
 ♦ J8
 ♣ K9643
 ♠ 54
 ♥ AKQ102
 ♦ 93
 ♣ Q752

Dealer: North
E-W Vulnerable

	♣	♦	♥	♠	NT
N	2	-	3	-	1
S	2	-	3	-	1
E	-	1	-	2	-
W	-	1	-	2	-

South probably opens a light 1♥ in third seat, and west either overcalls spades or Michaels. North could support hearts either directly, or via an unassuming cue bid. Alternatively, he may make a competitive double.

N/S might voluntarily contract for 3♥, or be pushed there. West probably starts with one or two top diamonds, then switches to his singleton. Declarer now makes by winning the ace, pulling trumps, playing the black suits for only two more losers, east's club 9 being finessable, and scores 140.

E/W can escape for minus 100 in 3♠ if undoubled, losing just three red tricks, and two black, utilising dummy's diamond knave.

10

♠ 94
 ♥ J9864
 ♦ KQ52
 ♣ Q8
 ♠ KQ
 ♥ AK75
 ♦ A84
 ♣ KJ52
 ♠ A1065
 ♥ Q102
 ♦ J97
 ♣ A104
 ♠ J8732
 ♥ 3
 ♦ 1063
 ♣ 9763

Dealer: East
Both Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	6	4	5	4	6
W	6	4	5	4	6

With his balanced 11HCP east should content himself with 4NT quantitative over west's 2NT opener, perhaps after a major suit ask. 4NT is likely the final contract.

North may well lead a heart, handing declarer a trick he is unlikely to make otherwise (a spade works more passively).

On the heart lead declarer can make twelve tricks if he guesses clubs correctly.

It looks like the traveller will have scores between 630 and 690, maybe also a few going light in or making the optimistic slam.

11

♠ 52
 ♥ K8
 ♦ AQ7432
 ♣ J73
 ♠ 10876
 ♥ J95
 ♦ 85
 ♣ AQ104
 ♠ K4
 ♥ AQ106
 ♦ KJ10
 ♣ K652
 ♠ AQJ93
 ♥ 7432
 ♦ 96
 ♣ 98

Dealer: South
Neither Vulnerable

	♣	♦	♥	♠	NT
N	-	1	-	-	-
S	-	1	-	-	-
E	4	-	3	2	3
W	4	-	3	2	3

East's strong NT could collect interference at love all, either south showing his majors, or north his diamonds. With west holding 7HCP he could double any N/S spot, a major contract proving bloody. N/S escape for minus 100 in 2♦x.

Over east's 1♥, again south could overcall spades, or north 2♦ over west's 1♠, should south be silent. West is likely to bid 1NT over south's overcall, or east double north's 2♦, showing a strong NT.

It is hard to predict where this will end. With the cards lying nicely for E/W nine tricks are easy in NT or hearts, ten in clubs.

It looks like almost entirely pluses E/W, but how large is the question?

12

♠ Q1095
 ♥ AJ982
 ♦ A93
 ♣ K
 ♠ AJ432
 ♥ 73
 ♦ KJ5
 ♣ Q107
 ♠ K876
 ♥ Q1064
 ♦ 104
 ♣ J95
 ♠ K5
 ♥ Q8762
 ♣ A86432

Dealer: West
N-S Vulnerable

	♣	♦	♥	♠	NT
N	5	5	2	1	2
S	5	5	2	1	2
E	-	-	-	-	-
W	-	-	-	-	-

N/S could find 3NT if left the auction to themselves, north opening 1♥, and bidding 3NT after south shows his two suits. South may insist on a minor, particularly if west has opened spades and been supported, north having overcalled 2♥.

Declarer can make nine tricks in NT, but sadly has to lose at least five tricks first, and so cannot get home without serious help from the defence. 4♥ is also doomed.

5♦ can make with clubs dividing 3:3, declarer ruffing clubs good in dummy, and losing just two trumps. 5♣ can also be made via an improbable intrafinesse in diamonds, losing just one trick in the suit plus a trump trick.

However, plus 110-150 N/S looks like the most common outcome, along with some minuses.

13

♠ K3
♥ 863
♦ 98764
♣ 1087

♠ Q10987
♥ QJ2
♦ 3
♣ K642

♠ A542
♥ A1075
♦ QJ10
♣ 53

♠ J6
♥ K94
♦ AK52
♣ AQJ9

Dealer: North
Both Vulnerable

	♣	♦	♥	♠	NT
N	1	2	-	-	1
S	1	2	-	-	1
E	-	-	2	3	-
W	-	-	2	3	-

South's minor opener will run round to east, who doubles. A brave south might bid 1NT, but most will pass, awaiting developments.

When west bids 1♠ east may up the ante, or pass it round to south, who probably doubles. However, it is unlikely that E/W will sell out below 3♠, an easy make.

At some tables north will bid an inverted 3♦ over south's 1♦ opener, and could buy the contract, at the risk of south bidding 3NT, several light. Defending 3♦ on a spade lead east might play the ace and return the suit. Now declarer can get home, pitching a heart from dummy on the long club.

More likely E/W will go plus, from 100 to 140.

14

♠ AJ109
♥ Q108
♦ 942
♣ AK5

♠ Q872
♥ K54
♦ Q65
♣ 1093

♠ 64
♥ J963
♦ AKJ3
♣ Q86

♠ K53
♥ A72
♦ 1087
♣ J742

Dealer: East
Neither Vulnerable

	♣	♦	♥	♠	NT
N	2	1	1	2	2
S	2	-	1	2	2
E	-	-	-	-	-
W	-	-	-	-	-

Occasionally a 5 card major east will open 1♦, and rebid 1NT over west's 1♠, passed to north. Now, double for a spade lead is clear, and declarer should lose 300.

More likely the bidding will run to north who opens a strong NT or 1♠. Both will result in 1NT by N/S, which should score the same eight tricks.

At love all being declarer usually pays, but only if undoubled. Here E/W cede only 100, not 120, if they can play 1NT undisturbed.

15

♠ Q72
♥ AK6
♦ KJ9853
♣ 5

♠ 10843
♥ 108753
♦ 2
♣ 1032

♠ K965
♥ Q42
♦ 1064
♣ 984

♠ AJ
♥ J9
♦ AQ7
♣ AKQJ76

Dealer: South
N-S Vulnerable

	♣	♦	♥	♠	NT
N	7	7	3	3	7
S	7	7	3	3	7
E	-	-	-	-	-
W	-	-	-	-	-

Here there are 15 top tricks in diamonds, clubs or NT. Can anyone manage to bid a Grand Slam? It is not perfectly straightforward.

South probably opens 2♣, intending to rebid 2NT, theoretically 23-24 balanced, borrowing a point on account of his clubs.

If north responds 3♦, positive, N/S may get there, maybe declaring 7♦, though south should convert to 7NT with his great clubs. Perhaps better is a waiting 2♦. Now when south shows his ostensible 23-24, north does the maths and bids 7NT, hoping the missing points don't include an ace.

Not all the field will manage 7NT and some could settle for small slams. I doubt if the top spot will be bid more than half the time.

16

♠ AQ9765
♥ 4
♦ Q8542
♣ 7

♠ 3
♥ K1098652
♦ K
♣ AKQJ

♠ K102
♥ 3
♦ A1097
♣ 106532

♠ J84
♥ AQJ7
♦ J63
♣ 984

Dealer: West
E-W Vulnerable

	♣	♦	♥	♠	NT
N	-	1	-	2	-
S	-	1	-	2	-
E	5	-	3	-	1
W	5	-	3	-	1

North is likely to bid a number of spades or Michaels over west's 1♥. Normally, it is best to have the lower suit as long or longer than the major using Michaels, else the shorter suit may be selected by partner, and an inferior fit found. Here the cheapest bid for south would be spades, so the rule can be broken.

Pre-emptive action by N/S may make it hard for E/W to find their cold 5♣ spot, perhaps declaring hearts instead. This strain suffers from having three trump losers, as well as being off an ace.

In theory N/S have to sacrifice in 5♠, losing 500, to save against the 600 available in clubs. However, I suspect many E/Ws will go minus instead.

17 ♠ AKJ1074
♥ 96
♦ 97
♣ K105

Dealer: North
Neither Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	1	-
S	-	-	-	1	-
E	2	5	2	-	1
W	2	5	2	-	1

♠ 62
♥ AK10542
♦ K83
♣ A2

♠ 53
♥ 8
♦ AQJ1052
♣ Q987

♠ Q98
♥ QJ73
♦ 64
♣ J643

It looks like this initially competitive deal will have N/S bidding spades, and E/W diamonds after a heart flirtation.

West is likely to drive to game after his partner has made his (thin) two level overcall.

5♦ comes home when hearts can be established with two high ruffs, declarer preserving a low trump to dummy's 8 as an entry. In real life south is unlikely to be on lead at trick 3 for the club switch which knocks out the ace prematurely.

There could be some conceding penalties declaring spades N/S, and losing six tricks unless the defence slip up.

18 ♠ KQJ85
♥ 1087
♦ K85
♣ 65

Dealer: East
N-S Vulnerable

	♣	♦	♥	♠	NT
N	-	-	1	-	2
S	-	-	1	-	2
E	-	1	-	-	-
W	-	1	-	-	-

♠ 1062
♥ K43
♦ AQ9643
♣ 3

♠ A943
♥ 962
♦ J
♣ KJ1084

♠ 7
♥ AQJ5
♦ 1072
♣ AQ972

Here a weak diamond jump overcall by west likely wreaks havoc with N/S, north probably feeling he has enough to bid spades at the two level.

Now N/S have no making spot to declare, unless they manage to stop on the pinhead of 2NT, and are likely to lose at least 100. Declarer is lucky that west cannot get his diamonds going against NT, east's singleton knave effectively blocking the suit.

Any N/S pair managing a plus score will get a good board.

19 ♠ K1073
♥ 62
♦ J102
♣ A1076

Dealer: South
E-W Vulnerable

	♣	♦	♥	♠	NT
N	1	-	-	-	-
S	1	-	-	-	-
E	-	1	4	1	3
W	-	1	5	1	4

♠ A842
♥ AQ854
♦ 8
♣ K95

♠ Q5
♥ KJ1093
♦ AKQ4
♣ 42

♠ J96
♥ 7
♦ 97653
♣ QJ83

Knowing your methods will help here, where east has game values and sound support for his partner's heart suit.

Some will make a delayed game raise after 2♦, others use 2NT as a game raise without shortage anywhere.

West's singleton opposite east's values are a significant negative in assessing slam possibilities so most will settle for game.

North has an awkward opening lead. He must avoid a spade or declarer can make twelve tricks, west shedding two clubs on dummy's diamonds.

With the opposition showing possible slam interest surely a passive lead stands out, and here will be rewarded.

20 ♠ 106432
♥ J9
♦ KJ763
♣ 7

Dealer: West
Both Vulnerable

	♣	♦	♥	♠	NT
N	-	2	-	-	-
S	-	2	-	-	-
E	6	-	6	2	2
W	6	-	6	2	2

♠ A5
♥ AQ1063
♦ Q4
♣ AK85

♠ QJ97
♥ K84
♦ 9
♣ QJ1063

♠ K8
♥ 752
♦ A10852
♣ 942

East is best to raise west's 1♥ opener to 2♥ rather than bid one of his black suits. West may just blast 4♥ now, rather than "try" with 3♣, since he is bidding game anyway.

Here the 3♣ bid works best, east raising. It might prove difficult to identify east's vital diamond singleton, so some will miss 6♣, cold on a non diamond lead, makeable with the spade finesse otherwise.

Declaring hearts declarer makes twelve tricks easily on a diamond lead, but the singleton club lead means he has to draw trumps, run clubs pitching a diamond, then rely on the spade finesse for his twelfth trick.

It will be interesting to see how many manage to bid slam here.

21

♠ Q862
♥ 9732
♦ AK6
♣ K7

♠ J1073
♥ KJ64
♦ QJ43
♣ Q

♠ K5
♥ 105
♦ 107
♣ 10965432

♠ A94
♥ AQ8
♦ 9852
♣ AJ8

Dealer: North
N-S Vulnerable

	♣	♦	♥	♠	NT
N	2	3	4	3	4
S	2	3	4	3	4
E	-	-	-	-	-
W	-	-	-	-	-

It looks like 3NT by N/S, though either party could declare.

On the face of it there are only nine tricks, but east could come under pressure, and cede a tenth in one of the three suits he is guarding. Indeed if declarer starts with an improbable two rounds of clubs, east must relinquish control of one of his four card suits, declarer establishing a long winner in same.

How many declarers will manage ten tricks here?

22

♠ J654
♥ QJ7
♦ A10
♣ J1052

♠ 9873
♥ K106
♦ K8
♣ 9763

♠ K
♥ 983
♦ Q76532
♣ AQ4

♠ AQ102
♥ A542
♦ J94
♣ K8

Dealer: East
E-W Vulnerable

	♣	♦	♥	♠	NT
N	1	-	2	3	3
S	1	-	2	3	1
E	-	2	-	-	-
W	-	2	-	-	-

Weak no trumpers lose out on this offering, south declaring his. Even seeing west's singleton spade king there are still only seven tricks on a diamond lead and return, so most if not all will go light.

5 card majors find the spade fit, which looks a comfortable 110, 140 double dummy.

Some intrepid wests may manage to play diamonds, and only lose 100 at the 3 level.

A bad hand for the acolytes.

23

♠ QJ432
♥ 72
♦ J752
♣ 64

♠ 97
♥ 953
♦ K64
♣ QJ973

♠ A10
♥ QJ1084
♦ Q93
♣ AK10

♠ K865
♥ AK6
♦ A108
♣ 852

Dealer: South
Both Vulnerable

	♣	♦	♥	♠	NT
N	-	1	-	3	-
S	-	1	-	3	-
E	3	-	3	-	-
W	3	-	3	-	-

Another south weak NT, doubled by west this time, and taken out to spades.

2♠ is a make so E/W need to push on to 3♣ or 3♥. At some tables spades may not get an airing, so E/W should have an easier ride.

It looks like either/both of the E/W three level spots go light, but the defence cannot profitably attack diamonds, and cannot both collect a ruff and enjoy a spade trick. The end result is that both should come home.

The result of this potentially competitive deal is awaited with interest. In theory N/S can play 3♠ to advantage, so long as they are undoubled, losing 100.

24

♠ AK872
♥ KQ
♦ J6
♣ K1065

♠ J9
♥ 1098743
♦ A932
♣ 4

♠ Q106
♥ J2
♦ K10875
♣ 832

♠ 543
♥ A65
♦ Q4
♣ AQJ97

Dealer: West
Neither Vulnerable

	♣	♦	♥	♠	NT
N	4	-	-	4	2
S	4	-	-	4	2
E	-	1	1	-	-
W	-	1	1	-	-

I once saw the late English Camrose player John Armstrong bid 3♥ over 1♠ with a near identical hand to east's, but I cannot see many emulating this bid.

More likely N/S will have a free ride to 4♠. Now east must find the diamond lead, or declarer can ditch one on dummy's heart ace, racking up eleven tricks.

In the unlikely event of 5♣ being the final spot, the spotlight is on west to do likewise. The stakes are higher.

I guess the field will be evenly divided between 420s and 450s. I hope nobody tries 3NT and goes light. Even if the defence miss the diamond lead the best they can do is 430.

25

♠ AJ8
 ♥ KQ4
 ♦ A1032
 ♣ 953
 ♠ Q2
 ♥ J9
 ♦ QJ96
 ♣ AJ762
 ♠ K10953
 ♥ 873
 ♦ 85
 ♣ KQ10

 Dealer: North
 E-W Vulnerable

	♣	♦	♥	♠	NT
N	-	1	1	4	2
S	-	1	1	4	2
E	1	-	-	-	-
W	1	-	-	-	-

North's weak NT will result in south transferring to spades, and with the nice lie of the cards 170 should result, assuming declarer picks up east's trump queen, which he should, since normal play is ace, then run the knave. This picks up the singleton queen in either hand, and Qxxx in front of declarer's length.

5 card majors may play this in the wrong strain, north with his balanced hand rebidding 1NT over south's 1♠. A diamond lead from east holds 1NT to 120, but even on a club lead there is time for the diamond switch.

This looks like a good hand for acol.

26

♠ 1075
 ♥ J982
 ♦ KQJ6
 ♣ 87
 ♠ QJ984
 ♥ AK54
 ♦ A3
 ♣ J9
 ♠ K
 ♥ Q1076
 ♦ 10952
 ♣ KQ52
 ♠ A632
 ♥ 3
 ♦ 874
 ♣ A10643

 Dealer: East
 Both Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	2	1	4	3	2
W	2	1	4	3	2

E/W should find their heart fit, and most will get to game.

North's natural top diamond lead means a club cannot be set up for a diamond pitch, so ten tricks seem the limit.

The 4:1 heart break may make handling a little tricky, but really shouldn't affect the issue, thanks to the fortuitous fall of the spade ten.

This promises to be a pretty flat board, unless the field prove me wrong.

27

♠ AQ73
 ♥ J9
 ♦ A72
 ♣ J854
 ♠ K42
 ♥ 1043
 ♦ QJ
 ♣ AKQ107
 ♠ J86
 ♥ Q87652
 ♦ K985
 ♣
 ♠ 1095
 ♥ AK
 ♦ 10643
 ♣ 9632

 Dealer: South
 Neither Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	1	1	2	1	1
W	1	1	2	1	1

West opens 1♣ or a strong NT, but it looks like either way 2♥ will be the final contract, N/S having no convenient way into the auction.

The Acol sequence will have east declaring, and south's likely spade lead ensures five defensive tricks.

Where west declares north has an unenviable lead and could even select a club, in which case all east's spades disappear, and 170 results. Best is a trump to south, for the spade switch, but few will find that.

My money is on the 5 card majorites having the better of this exchange.

28

♠ 64
 ♥ KJ972
 ♦ 97
 ♣ KQ97
 ♠ QJ73
 ♥ 8654
 ♦ 843
 ♣ 103
 ♠ AK1082
 ♥ Q
 ♦ AJ
 ♣ A8642
 ♠ 95
 ♥ A103
 ♦ KQ10652
 ♣ J5

 Dealer: West
 N-S Vulnerable

	♣	♦	♥	♠	NT
N	-	2	3	-	-
S	-	2	3	-	-
E	1	-	-	4	1
W	1	-	-	4	1

1♣ is best with a limited 5:5 black two suiter, since the spades can be bid and rebid below the 3 level. Here east is strong, and 1♠ looks more appropriate.

Either north or south could dredge up intervention, particularly north if east's opener is passed to him. This will allow west to show some belated spade support.

East is likely to punt game now, and with one of the black suits behaving (spades), ten tricks should not prove a problem.

There could be a fair few languishing in part-scores here, on this last offering of a set with a fair few difficult decisions.

Ave HCP	N 9.93	S 10.04	E 9.71	W 10.32	Balanced	N 13	S 15	E 15	W 14
Voids/singletons	N 0/10	S 2/6	E 2/9	W 0/9	7+ suit	N 1	S 1	E 0	W 2