

♦♠NORTHERN IRELAND BRIDGE UNION♥♣



*Fourth Interclub – Heat B*

*10<sup>th</sup> - 13<sup>th</sup> March 2021*

*Commentary by Ian Hamilton*

**1**

♠ 1032  
♥ 8762  
♦ KQ5  
♣ J98

♠ A9  
♥ J1093  
♦ A10972  
♣ 43

♠ KQJ754  
♥ A  
♦ J64  
♣ K65

♠ 86  
♥ KQ54  
♦ 83  
♣ AQ1072

Dealer: North  
Neither Vulnerable

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

Love all is a battle to declare, this no exception. South either doubles 1♠, finding the N/S heart fit, or overcalls 2♣. West might try diamonds, or east rebid spades. The end result will likely be one or other side at the 3 level.

To get five defensive tricks against spades, south needs to lead a trump, or declarer err by pulling trumps before tackling diamonds. With both the high diamonds wrong the defence can now grab three club tricks. 3♦ makes if a diamond is ducked, the ace taken and spades run.

2♥ is tough to beat. The defence must get a spade overruff, then a trump promotion when east makes the trump ace. Even then any penalty is less than the 110 on offer E/W, unless N/S go to the 3 level are doubled and the defence sharp. 3♣ might also get close on a heart lead in this nice part-score tussle to warm up the competitors.

**2**

♠ AJ53  
♥ A9854  
♦ 85  
♣ KQ

♠ KQ  
♥ Q1063  
♦ K109764  
♣ 3

♠ 8764  
♥ KJ72  
♦ AJ  
♣ J85

♠ 1092  
♥  
♦ Q32  
♣ A1097642

Dealer: East  
N-S Vulnerable

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

An adverse vulnerability pre-empt with south's cards is ill-advised, there being defensive values and a poor suit. Doubtless, some will disagree and will land on their feet so long as north passes.

West may get to open 1♦, north doubling. N/S could then be allowed to declare clubs, though perhaps too high. Alternatively, E/W might end up winning the auction in hearts, where they have a nice eight card fit.

Defending clubs the defence can take four tricks should west start with a diamond, so long as west overtakes the knave and continues the suit, promoting a trump.

3♥ looks uncomfortable with the 5:0 break, but if the diamond suit is picked up and run through north the defence is held to four tricks, nice for E/W if doubled.

**3**

♠ 1098  
♥ A954  
♦ A97  
♣ 972

♠ J74  
♥ KQ2  
♦ K6  
♣ AK854

♠ 6532  
♥ J876  
♦ Q8  
♣ J106

♠ AKQ  
♥ 103  
♦ J105432  
♣ Q3

Dealer: South  
E-W Vulnerable

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

This looks like another part-score battle, south opening 1♦ or a weak NT, west doubling either. East probably attempts to play in hearts either way, and after the 1NT start might succeed in buying it at the 2 level. Where south has opened the suit N/S should be able to play in diamonds, if necessary at the 3 level.

It looks like east might make 2♥ if trumps are correctly guessed. However, the defence can cash their winners and play a second diamond. Now a third diamond by north when he takes his trump ace promotes a trump whichever hand takes the ruff.

South has a more comfortable time in 3♦, and for a better score than beating 2♥ by one trick, 110 on the card.

**4**

♠ J5  
♥ AQ1063  
♦ A853  
♣ 97

♠ 2  
♥ KJ854  
♦ K92  
♣ AQ32

♠ K109763  
♥ 2  
♦ J64  
♣ 865

♠ AQ84  
♥ 97  
♦ Q107  
♣ KJ104

Dealer: West  
Both Vulnerable

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

This could be an expensive one for E/W, conceivably passed out in 1♥ doubled after south has protected with a double in 4th seat. East should rescue to 1♠, which should escape serious damage. Where east responds 1♠ to 1♥ west could get playing in his 2♣ rebid, though this also loses several hundred, even if undoubled. Again, east is better to rebid spades.

N/S may score more by simply bidding their 3NT game, though it could be awkward to establish that the values are there. Arguably, they aren't, but the cards lie nicely.

Taking every finesse in sight, a beginner's dream, plus guessing diamonds correctly, can see 630 recorded, though 600 looks more realistic.

**5**

♠ 9543  
♥ 10872  
♦ 1093  
♣ 105

♠ K862  
♥ A5  
♦ AQJ72  
♣ Q7

♠ Q10  
♥ KQ64  
♦ 854  
♣ AJ64

Dealer: North  
N-S Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	4	5	2	5	5
W	4	5	2	5	4

Whether east opens an off-shape strong NT, or 1♦ then reverses into 2♠, the end result should be 3NT. It is best to get this played by the hand with the short honour in the danger suit, in this case hearts. So west is best to continue with 3♥, FSF, and east declare.

With spades providing four tricks, so long as the king is not cashed early, and diamonds five, the contract is not at risk. Played by east the hearts are stopped twice, allowing a club to be set up for the eleventh trick.

Played by west a heart through the doubleton ace sets up four defensive tricks, meaning declarer must run for home. In practice a low heart from south will likely see declarer playing with the odds, furnishing the 9 from dummy, hoping to force a high honour, but seeing the 10, the result a maximum of 430.

**6**

♠ 8742  
♥ K85  
♦ 84  
♣ AQ106

♠ Q1063  
♥ AQ962  
♦ Q  
♣ 985

♠ K5  
♥ 1074  
♦ KJ10653  
♣ 74

♠ AJ9  
♥ J3  
♦ A972  
♣ KJ32

Dealer: East  
E-W Vulnerable

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

West might show his majors over a south weak NT, and should escape alive if undoubled. East might even make 2♥. The defence need to lead trumps to prevent black suit ruffs, but also force declarer once in clubs to prevent the diamond suit making more than one trick.

Should west pass 1NT that is likely to buy it, N/S scoring 90, but rarely more. Over the alternative south 1♦ west could double or bid hearts, N/S can get to 2♣ after a north Sputnik double of the overcall. Over the double north has a more awkward bid, 1NT maybe best, but missing the best scoring spot of clubs.

There is 110 available to N/S declaring. How many will only get 100 in defence, or worse, go minus - either too high somewhere, or letting E/W's hearts home?

**7**

♠ Q762  
♥ K7  
♦ J62  
♣ KJ108

♠ 9853  
♥ AJ852  
♦ 7  
♣ AQ2

♠ KJ10  
♥ Q103  
♦ 95  
♣ 97643

♠ A4  
♥ 964  
♦ AKQ10843  
♣ 5

Dealer: South  
Both Vulnerable

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

Getting to 3NT on this one could be an issue, unless south simply opens the gambling variety, though classically this has a completely solid suit, with little outside. 1♦ is more normal, probably overcalled 1♥, north making a Sputnik double.

South is worth 3♦, whether or not east raises hearts, and north may have a shot at 3NT, knowing it could go badly wrong should a diamond trick be lost.

Today all is well, there being nine tricks after a heart lead, more should east lead something else. There is an extra trick there in diamonds, conceivably eleven tricks if west fails to switch to spades in time, the club king providing a pitch. However, this denomination won't often feature highly on the traveller.

**8**

♠ K95  
♥ KQJ10432  
♦ 6  
♣ J3

♠ 8764  
♥ 9865  
♦ K84  
♣ A5

♠ AJ102  
♥ A7  
♦ J10  
♣ Q10986

♠ Q3  
♥  
♦ AQ97532  
♣ K742

Dealer: West  
Neither Vulnerable

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

Despite a passed hand opposite many will double north's 3♥ with east's cards. With a void in partner's suit south will be happy to see the opponents bidding, rather than partner toiling.

3♠ by west is not helped by the heart king being ruffed away at trick 1, and north getting an early diamond ruff, likely finishing two light.

Passed out in 3♥ north could sneak home. East probably starts with a diamond to the ace, and with second sight the queen can be led, covered and ruffed, felling the 10. When in with the trump ace east can only defeat the contract with the spade knave switch, removing south's only entry prematurely.

Will there be many 140s N/S, beating the penalties?

**9**

♠ K  
♥ AKQJ7  
♦ AQJ8743  
♣ AQJ8743

♠ A5  
♥ 9  
♦ AQ95432  
♣ 965

♠ Q10976  
♥ 1082  
♦ KJ106  
♣ K

♠ J8432  
♥ 6543  
♦ 87  
♣ 102

Dealer: North  
E-W Vulnerable

	♣	♦	♥	♠	NT
N	6	-	6	-	-
S	6	-	6	-	-
E	-	5	-	1	-
W	-	5	-	1	-

This tale of two singleton kings probably sees north opening 2♣ and trying to play in clubs or hearts after stiff diamond intervention by E/W. South at least has some sort of length in hearts, and that proves to be the superior and better scoring strain.

With south having the wrong 10 and no dummy entry declarer is forced to fell the singleton club king, racking up twelve tricks.

Despite the adverse vulnerability E/W have a paying sacrifice in diamonds. They could even be allowed to play at the 5 level, where the fall of the other singleton black king means only two tricks are lost,

Fun and games expected.

**10**

♠ 32  
♥ QJ8  
♦ QJ9653  
♣ J3

♠ AJ987  
♥ K4  
♦ K8  
♣ 10742

♠ KQ5  
♥ A732  
♦ A1042  
♣ Q5

♠ 1064  
♥ 10965  
♦ 7  
♣ AK986

Dealer: East  
Both Vulnerable

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

E/W should reach 4♠. 5 card majors does so after a strong NT and transfer. Acol opens east 1♥ and rebids 1NT over 1♠. Partnerships should have a Crowhurst or Checkback facility to locate three spades with east, playing in the 5:3 major fit rather than 3NT.

In practice 3NT might prove to be the better spot, south quite likely leading a low club, allowing ten tricks. A heart lead works better, holding it to nine.

In 4♠ a top diamond lead ensures 620 if trumps are simply drawn. However, declarer can play clubs, and make eleven tricks when the club 10 grows up, or can be over-ruffed in dummy.

Will many have 650 on the card?

**11**

♠ 1032  
♥ K10  
♦ 8432  
♣ Q965

♠ AK5  
♥ A952  
♦ 106  
♣ A742

♠ QJ874  
♥ J83  
♦ QJ9  
♣ 83

♠ 96  
♥ Q764  
♦ AK75  
♣ KJ10

Dealer: South  
Neither Vulnerable

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

South's weak NT is presumably doubled, and can be three light on a low heart lead from west. Most play some sort of rescue. Helvic has redouble showing a single suiter, a suit showing that and the one above. Thus 2♦ could be located, which is a make.

Should N/S escape successfully the best E/W can do is bid their spade part-score. In practice, they could over-reach to game, beaten if an early club switch is found. If not, ten tricks can be recorded by leading a low heart towards the knave, subsequently pinning the 10, the best percentage play in the suit for only one loser.

Where south opens 1♦ west doubles, and the spade fit is easily found, with again some risk of the likely failing game being reached.

**12**

♠ J6  
♥ 43  
♦ KJ763  
♣ 10985

♠ AQ10953  
♥ Q10  
♦ 4  
♣ J732

♠ K82  
♥ AK875  
♦ AQ8  
♣ KQ

♠ 74  
♥ J962  
♦ 10952  
♣ A64

Dealer: West  
N-S Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	5	2	6	6	6
W	5	2	6	6	6

There is a cold 6♠, indeed 6NT, on here, but getting beyond game could be a problem for many, whether west passes or opens a Multi or Weak Two.

As often, a six card suit opposite a 2NT opening produces slam much of the time on less than the required 33-34HCP. However, there does need to be something of a fit, and the partnership needs sufficient controls that two tricks aren't readily cashable. Happily, none of the negatives apply today.

Will many manage to get there?

13

♠ KJ7  
♥ Q65  
♦ 9753  
♣ J84

♠ 9652  
♥ K94  
♦ AK2  
♣ K96

♠ AQ10843  
♥ 1073  
♦ 104  
♣ A2

Dealer: North  
Both Vulnerable

	♣	♦	♥	♠	NT
N	-	-	-	1	-
S	-	-	-	1	-
E	6	4	3	-	-
W	6	4	3	-	-

South will show his spade single suiter over an east weak NT, or overcall in the suit over the alternative 1♣. West should have some sort of values double available over either, alternatively may simply bid his clubs.

I can see east passing a double of 2♠, and will be mighty relieved when declarer can only muster seven tricks, 200 in the bank.

Game is there in clubs, but unlikely to be reached too often, and it may not make. Of course, Deep Finesse has no problem making slam, picking up the club knave and taking the backward finesse in hearts, running the knave, finessing the 10 on the way back.

There could be those making game in the Moysian 4♥, but it should be beaten on a spade force.

14

♠ 754  
♥ AJ95  
♦ AJ74  
♣ A2

♠ J982  
♥ 10832  
♦ Q983  
♣ 5

♠ A3  
♥ 76  
♦ 65  
♣ KQJ10963

♠ KQ106  
♥ KQ4  
♦ K102  
♣ 874

Dealer: East  
Neither Vulnerable

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

The east hand represents an awkward opener. In first seat I would open 3♣, despite the ace on the side, ready to apologise if a game is missed. Today, it is the opponents discomfited, south probably passing.

North should re-open with a double, the likely result a 4:3 fit in 4♥ or 4♠. Any that try 3NT will find the spade ace in the wrong hand, finishing one light at best.

4♠ proves to be the easier spot, north's tripleton trumps taking any force, and the diamond queen picked up. 4♥ is a bit trickier, a trump needing kept in dummy to cope with club forces as the spade ace is removed. The defence can be held to a trump, club and a the spade ace, west unable to access east's winners.

Will most pass the bidding and play tests here?

15

♠ KQ5  
♥ K104  
♦ 97  
♣ KQ1062

♠ AJ1093  
♥ J86  
♦ 10854  
♣ 9

♠ 86  
♥ A953  
♦ AKQJ62  
♣ 8

♠ 742  
♥ Q72  
♦ 3  
♣ AJ7543

Dealer: South  
N-S Vulnerable

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

East might have a shot at doubling a north weak NT, and if stood it goes down 500. South is wiser removing to the sanctuary of clubs, where ten tricks are there.

E/W need to compete with diamonds, as they will if north opens 1♣. Doubling by east would be a mistake, he not playable in spades, and a removal of that strain after a double would show a stronger diamond hand.

The Law of Total Tricks (the sum of both sides longest fits) suggests that there are twenty. In fact there are only nineteen. The Law also suggests that you can bid to the level of your fit, correct for E/W with their ten diamonds, a sacrifice against N/S's 130 in clubs.

However, the Law fails for N/S, where even all the onside cards can't stop three aces making at the 5 level.

16

♠ J1092  
♥ AJ5  
♦ A8  
♣ J983

♠ AKQ  
♥ 1063  
♦ 542  
♣ 10542

♠ 7653  
♥ 8  
♦ Q1093  
♣ KQ76

♠ 84  
♥ KQ9742  
♦ KJ76  
♣ A

Dealer: West  
E-W Vulnerable

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

Passed hand north has a problem over south's 4th seat 1♥, since any action is passable. 3♥ is probably best, even playing Acol, where south could have four hearts. The good news is that if he has only four he has a strong NT.

With extra shape south is worth a raise to the heart game, though there could be those conservatives missing it.

Today, making eleven tricks should not be beyond most declarers, they ruffing both losing diamonds in dummy. The club ace and a club ruff are convenient re-entries.

Will many miss this one or score less than 450?

**17**

♠ AJ96  
 ♥ Q10986  
 ♦ A  
 ♣ Q95  
 ♠ 7542  
 ♥ 743  
 ♦ K532  
 ♣ A3  
 ♠ 3  
 ♥ AKJ2  
 ♦ J10876  
 ♣ 1064

Dealer: North  
Neither Vulnerable

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

North's 1♥ will find support from south, and an optimistic north might seek game via a 2♣ trial bid. South, with his singleton and four trumps might accept.

Declarer has ten tricks, ruffing three spades in south and diamonds in north, even if the defence start with three clubs, a ruff and then switch to trumps.

However, any that draw trumps and try to make club and diamond tricks are likely to fall short.

A good example of (David) Burn's Third Law - "You cannot make 3NT on a cross-ruff".

**18**

♠ 1084  
 ♥ A87  
 ♦ 65  
 ♣ AKQ97  
 ♠ Q72  
 ♥ K10943  
 ♦ A97  
 ♣ 84  
 ♠ KJ953  
 ♥ QJ6  
 ♦ 842  
 ♣ 63  
 ♠ A6  
 ♥ 52  
 ♦ KQJ103  
 ♣ J1052

Dealer: East  
N-S Vulnerable

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

South could well stretch to a thin 1♦ opener, overcalled 1♥. North shows values with 2♣ but east raises hearts. 3NT looks out of the picture for N/S now. Whether 5♣ or 5♦ will be reached is another matter.

Where south passes a north weak NT could see him raised to the wrong spot - 3NT beaten on a major suit lead. A 1♣ opener just might see the eleven trick game declared after spade intervention from east, likely supported by west.

5♣, and indeed 5♦, are unbeatable as the cards lie, the defence unable to lead both majors at trick one, only getting the diamond ace and a trick in whatever major suit they lead. An example of the power of aces.

Will many have 600 on the card as N/S?

**19**

♠ J108  
 ♥ QJ1098  
 ♦ K7  
 ♣ QJ4  
 ♠ Q9432  
 ♥ 754  
 ♦ 84  
 ♣ K82  
 ♠ AK7  
 ♥ K63  
 ♦ AQJ1096  
 ♣ 5  
 ♠ 65  
 ♥ A2  
 ♦ 532  
 ♣ A109763

Dealer: South  
E-W Vulnerable

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

Usually east will bully off with 1♦. West maybe scrapes up 1♠, and could find himself declaring game when east raises all the way. A weak 3♣ intervention maybe changes things, east doubling in the pass-out seat and west bidding 3♠, probably passed by east, done enough.

North's heart lead makes sure of two defensive tricks against spades. However, declarer can pull trumps and make the rest if the club ace isn't taken, the diamond king finessable and falling in two.

Where north opens a light 1♥, or 1♦ is passed round and protected with 1♥, east probably declares his diamond part-score. This can be held to ten tricks, unless south starts off with the heart ace, blowing a trick. Worse, dummy can be accessed in spades, and trumps and diamonds cleared. A club forces a dummy entry.

**20**

♠ 102  
 ♥ 94  
 ♦ AJ9753  
 ♣ KJ5  
 ♠ 96  
 ♥ 863  
 ♦ Q8  
 ♣ AQ10932  
 ♠ A8743  
 ♥ AK1075  
 ♦ 2  
 ♣ 87  
 ♠ KQJ5  
 ♥ QJ2  
 ♦ K1064  
 ♣ 64

Dealer: West  
Both Vulnerable

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

With N/S vulnerable and likely silent E/W could have an unopposed auction to the wrong major suit fit, east rebidding 2♥ over west's 1NT or 2♣ response to 1♠ and being given false preference back to spades. E/W can declare hearts, but only if east now rebids the suit.

A few venturesome N/Ss could come to the party, and find their diamond fit, where there is 110 available.

In 2♠, declarer is in some danger of losing control on a diamond lead and continuation. The side suit must be cleared first, then a trump ducked. So long as he doesn't play for 3:3 spades he can escape for one light.

Hearts play better. Declarer pitches on the 2nd diamond, but cannot later be prevented from twice ruffing spades in dummy, only one over-ruff possible, eight tricks there.

**21**

♠ A9  
♥ QJ76  
♦ 9876  
♣ 432

♠ 10  
♥ K92  
♦ AQ10543  
♣ K85

♠ 65432  
♥ 10  
♦ KJ2  
♣ A976

♠ KQJ87  
♥ A8543  
♦  
♣ QJ10

 Dealer: North  
N-S Vulnerable

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

We should see a battle of the red suits, south opening 1♠, west overcalling 2♦ and north making a Sputnik double, finding N/S's heart fit after east's diamond raise.

In contrast to #15, where the Law of Total Tricks predicted too many, here it reckons only eighteen, when in fact there are nineteen, indeed twenty should E/W fail to get their spade ruff. It is an imperfect tool.

So judging this one could be awkward. E/W could get as high as 4♦, which is unbeatable, so N/S may need to advance beyond the level of their fit, declaring 4♥.

Defending 4♥, few will lead a singleton in declarer's suit, but some declarers may use the spade ace entry to lose a heart finesse, allowing a later ruff, assuming west finds east's entry. Otherwise, 4♥ makes, for a great 620.

**22**

♠ 10732  
♥ AKQ  
♦ A5  
♣ QJ73

♠ AKJ  
♥ J98762  
♦ 2  
♣ A82

♠ 96  
♥ 4  
♦ KJ109764  
♣ 1094

♠ Q854  
♥ 1053  
♦ Q83  
♣ K65

 Dealer: East  
E-W Vulnerable

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

An adverse vulnerability 3♦ is too much on east's cards, but he may get a chance to declare diamonds when west opens 1♥, overcalled 1NT by north. Now a 2♦ bid is perfect, showing a decent suit, but values short of a double.

N/S do best to play in 2♠, but it is awkward for them to get there. This could make, but should be beaten on a heart ruff, and is better than ceding 90 in diamonds.

However, I can see some wests not letting east declare diamonds, insisting on hearts. This will not be a success, dummy entry-less, and seven tricks lost for a 200 penalty, and a likely shared duck.

**23**

♠ KJ75  
♥ A98642  
♦ 65  
♣ J

♠ A84  
♥ KJ10  
♦ J1032  
♣ A75

♠ Q103  
♥ Q3  
♦ KQ874  
♣ Q102

♠ 962  
♥ 75  
♦ A9  
♣ K98643

 Dealer: South  
Both Vulnerable

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

North is a bit thin for vulnerable 2 level intervention over west's weak NT, but could overcall 1♦ with 1♥, despite the poor suit. With 24HCP the E/W partnership is on the cusp of the values for 3NT, and some might get there, east valuing the five card diamond suit.

3NT is makeable, even if the diamond ace is dislodged before north's spade entry is removed. Declarer has eight tricks, and can make a ninth by rather improbably pinning the club knave. Of course, Deep Finesse plays spades first and manages an overtrick.

There could be those declaring diamonds as E/W. This could make ten tricks, but is held to nine where north leads his club singleton and gets a ruff.

**24**

♠ J5  
♥ 865  
♦ A732  
♣ AKQJ

♠ AQ1064  
♥ 10942  
♦ K  
♣ 1054

♠ 732  
♥ KQ3  
♦ 9854  
♣ 932

♠ K98  
♥ AJ7  
♦ QJ106  
♣ 876

 Dealer: West  
Neither Vulnerable

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

All roads are likely to lead to 3NT, though either north or south could declare.

Again, Deep Finesse has an advantage, making an extra diamond trick by not wasting a south honour on the king. Even then, east could lead a top diamond, allowing the suit to be picked up when west shows out on the second round.

At some tables west will have bid spades, and a lead of this suit pretty well guarantees that only nine tricks will eventuate, so long as west keeps an entry in the suit.

Will many record 430?

**25**

♠ KJ2  
♥ 1074  
♦ A1075  
♣ J108

♠ 54  
♥ K963  
♦ 43  
♣ AKQ54

♠ AQ109763  
♥  
♦ QJ86  
♣ 63

♠ 8  
♥ AQJ852  
♦ K92  
♣ 972

Dealer: North  
E-W Vulnerable

	♣	♦	♥	♠	NT
N	-	-	1	-	-
S	-	-	1	-	-
E	5	2	-	4	4
W	4	1	-	4	4

3♠ probably fits the bill with east's hand at adverse vulnerability, and that may well buy it, any south venture opposite a passed hand looking expensive.

Even on the best lead of a club declarer cannot be prevented from making ten tricks. Three rounds of spades follow via a finesse, and the best the defence can do is grab their top diamonds or cede eleven tricks.

However, declarer doesn't know that clubs are 3:3 and the spade king onside. Some could even go light in or just make 3♠ by trying to ruff diamonds in dummy, south making his trump and north possibly both the king and knave of trumps rather than just one.

So some scope for pilot error.

**26**

♠ 9  
♥ 754  
♦ J1073  
♣ AK1092

♠ AK753  
♥ K982  
♦ 52  
♣ QJ

♠ J1082  
♥ A106  
♦ KQ4  
♣ 743

♠ Q64  
♥ QJ3  
♦ A986  
♣ 865

Dealer: East  
Both Vulnerable

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

We could have some over-reaching to the spade game here, though west could and probably should downgrade his club holding in the face of an east game invitation, staying in part-score.

Indeed, even 3♠ requires the favourable heart split, plus a winning view in trumps, not always found.

It looks as if there could be a fair few E/W minus on this one.

**27**

♠ 1043  
♥ AKQJ6  
♦ K76  
♣ 62

♠ AK962  
♥ 92  
♦ J983  
♣ Q3

♠ J5  
♥ 875  
♦ 54  
♣ AJ10875

♠ Q87  
♥ 1043  
♦ AQ102  
♣ K94

Dealer: South  
Neither Vulnerable

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

It can be close whether to play a 5:3 major suit game or 3NT. The former gains when there is a ruff in the short trump hand, and when trumps prevent the defence running a suit. 3NT is better when there are only nine tricks, or if the defence can destroy a trick with a ruff. Overall, the 5:3 fit is the winner, but not by a distance.

On this hand not everyone will get to game, since south has a sub-minimum, balanced opener and north a lot of losers outside the red suits - and few will make it.

Today, 3NT is there double dummy if the first club is ducked, west later end-played. On a spade lead hearts force west to pitch black cards and again be endplayed.

By contrast, 4♥ has little or no chance, even if the spade ruff is avoided. Will many go minus N/S, too high?

**28**

♠ 87  
♥ A107653  
♦ A52  
♣ 92

♠ J952  
♥ Q982  
♦ 10  
♣ J864

♠ K103  
♥ K4  
♦ QJ984  
♣ AK10

♠ AQ64  
♥ J  
♦ K763  
♣ Q753

Dealer: West  
N-S Vulnerable

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

Despite the poor suit and two aces many will open north a weak 2♥ or Multi. East could well double or overcall 2NT, the end result either 2NT or a spade spot.

It is hard to see south doubling, but they should collect 50-150. The size of the penalty could prove pivotal, depending on the outcome of 2♥.

2♥ looks to lose three trumps, a diamond and two clubs on a diamond lead. However, south can win the first diamond in south and score the ace, west not profiting by ruffing a loser. He then elopes with low trumps via ruffs, later scoring the 10 when the defence must play trumps themselves or give a cheap ruff.

So we finish with another intricate hand where Deep Finesse wins out. It is hope the set was enjoyed.

Ave HCP	N 10.00	S 10.00	E 10.00	W 10.00	Balanced	N 17	S 11	E 13	W 8
Voids/singleton	N 1/5	S 3/7	E 1/9	W 1/13	7+ suit	N 2	S 3	E 3	W 1