



Commentary for the SBU Autumn Simultaneous Pairs for the Lord Thomson Trophy

Thursday 17 October 2024

Dear Bridge player

Thank you for your support of this SBU Simultaneous Pairs 2024. Some of you will have played face to face at a club, others online, but whichever it was, we do hope you enjoyed the hands, found them interesting, challenging and fun whatever result you ended up with!

So now you can relax and enjoy the commentary - I wonder if you agree with what they wrote!

Do have a look on the SBU website at <https://www.sbu.org.uk/> for all the SBU news and also for information about forthcoming tournaments and join us for other events before too long. And don't forget our Facebook page at <https://www.facebook.com/scottishbridgeunion>.

Board 1. Love All. Dealer North.

♠ 10	
♥ Q 8 4 3 2	
♦ Q 9 4	
♣ Q J 8 5	
♠ A K J	♠ 9 7 3 2
♥ J 9 6	♥ K 10 7
♦ J 10	♦ 8 7 6 5 2
♣ A 9 7 6 2	♣ 10
♠ Q 8 6 5 4	
♥ A 5	
♦ A K 3	
♣ K 4 3	

If South opens INT, North will transfer and pass the response and 2♥ should be the final contract. If South guesses the heart layout, he can come to an overtrick. If he plays ace then low to the queen, East can then get a club ruff and the defence has a third trump trick. Where South opens 1♠, West may make a very ugly overcall, after which it is very unclear what might happen. There will be plenty of failing contracts in both directions after this beginning.

Board 2. N/S Vul. Dealer East.

♠ 10 9 7 6	
♥ J 3	
♦ A Q 10 4 2	
♣ K 2	
♠ Q 8	♠ K J 4 2
♥ Q 9 5	♥ 10 8 4
♦ J 7	♦ K 9 8 6 5
♣ A Q J 8 6 5	♣ 9
♠ A 5 3	
♥ A K 7 6 2	
♦ 3	
♣ 10 7 4 3	

South opens 1♥, West overcalls 2♣ and North makes a negative double to get spades into the picture – with a stronger hand he might prefer to simply bid 2♦ and follow up with a spade bid but here he would have to pass a 2♥ rebid from South. The winning action is for South to pass the double, as two heart ruffs and one diamond ruff result in two down for +300. Meanwhile, N/S struggle to make anything they declare.

Board 3. E/W Vul. Dealer South.

♠ Q 7 6 3 2	
♥ K 9 4	
♦ J 6 5	
♣ A 5	
♠ 10	♠ J 8
♥ 10 8 7 6 3 2	♥ J 5
♦ 9 3	♦ Q 7 4 2
♣ K 10 3 2	♣ J 9 8 7 6
♠ A K 9 5 4	
♥ A Q	
♦ A K 10 8	
♣ Q 4	

N/S can make all thirteen tricks in either a spade or no trump contract so the occasional gambler who punts 7NT will get a huge score. For most, however, it will be a question of how many spades to bid. Most Souths will open 2♣ and rebid 2♠ or 2NT – I am assuming here that North will respond 2♦ rather than make a positive on such a weak suit. North will raise 2♠ to 3♠ and cuebidding will start. If South bids 2NT, North will transfer and South break to show a big spade fit. 6♠ will be the popular spot with a minority in 6NT or 7♠.

Board 4. Game All. Dealer West.

<p>♠ Q 4 ♥ A Q 10 5 ♦ J 9 4 ♣ A J 6 2</p> <p>♠ A K J 8 ♥ 9 8 7 6 4 ♦ — ♣ K 10 8 5</p> <p>♠ 9 3 ♥ K J 2 ♦ K Q 10 7 6 3 2 ♣ 7</p>	<p>♠ 10 7 6 5 2 ♥ 3 ♦ A 8 5 ♣ Q 9 4 3</p>
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E/W can make 4♠ unless the defence takes two club ruffs, while N/S have ten tricks in diamonds unless East gets at least one heart ruff. The former defence will be the easier of the two as South will be on lead to a spade contract to lead his singleton, while West will be on lead to diamonds and will start with a top spade. I expect both contracts to come to ten tricks quite often. What about West's opening bid? Could you bear to open 1♥ and have to rebid them over a 2♦ response? Or would you treat the hearts as a four-card suit and open 1♣?

Board 5. N/S Vul. Dealer North.

<p>♠ 9 7 5 2 ♥ A J 9 8 6 3 ♦ 10 ♣ 10 5</p> <p>♠ A Q ♥ Q ♦ A J 8 ♣ K Q J 7 6 4 2</p> <p>♠ K 8 4 3 ♥ K 7 5 2 ♦ Q 3 2 ♣ 9 3</p>	<p>♠ J 10 6 ♥ 10 4 ♦ K 9 7 6 5 4 ♣ A 8</p>
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The most likely outcome is for E/W to declare 5♣ or possibly 5♦ and make eleven tricks, with twelve a live possibility, as it basically depends on how declarer plays the diamonds. North can enliven the auction by opening 2♥, which South should raise to at least 3♥. No doubt back in the dark ages I would have been burnt at the stake for heresy but I see nothing wrong with having a weak four-card major on the side when I open with a weak two bid. My philosophy would be that one should pre-empt every chance one gets.

Board 6. E/W Vul. Dealer East.

<p>♠ 9 7 5 4 ♥ K ♦ 8 7 4 3 ♣ K 5 4 3</p> <p>♠ J 8 3 ♥ 6 3 ♦ A Q 10 ♣ A 9 8 7 6</p> <p>♠ Q 10 6 2 ♥ A 10 9 8 4 ♦ 9 6 2 ♣ 10</p>	<p>♠ A K ♥ Q J 7 5 2 ♦ K J 5 ♣ Q J 2</p>
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East may open INT and be raised directly to game. A spade lead would be best for the defence but this auction will normally attract a lead of the ten of hearts. North can switch to a spade. Declarer wins and runs the club queen and the spades are cleared so declarer has nine tricks. If East opens 1♥ the same contract will be reached from one side or the other, but now a spade should be led. The defence is a tempo better off but it doesn't matter. Declarer gives up a club and has the same nine tricks.

Board 7. Game All. Dealer South.

<p>♠ J 4 2 ♥ K J 8 6 5 ♦ A 8 5 ♣ A K</p> <p>♠ A 3 ♥ 7 3 ♦ 10 9 4 2 ♣ J 9 5 4 2</p> <p>♠ Q 10 7 6 5 ♥ A 10 4 ♦ K 6 3 ♣ 8 6</p>	<p>♠ K 9 8 ♥ Q 9 2 ♦ Q J 7 ♣ Q 10 7 3</p>
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If North opens with a strong no trump, South will transfer then bid either 2NT or 3NT. In either case, North will look at his controls and ruffing value and bid 4♠. This will make whenever declarer gets the hearts right or when the defence fails to set up its diamond winner. On a non-diamond lead, a winning heart guess produces an overtrick. If North opens 1♥ and rebids INT, South can checkback and find a 5-3 fit. 4♠ is slightly better than 4♥ as there is a possible, though unlikely, defensive spade ruff

Board 8. Love All. Dealer West.

<p>♠ 10 4 ♥ A 8 ♦ Q ♣ K Q 10 7 5 4 3 2</p> <p>♠ 7 2 ♥ K 6 5 2 ♦ A 8 7 4 3 ♣ J 9</p>	<p>♠ A K J 9 8 5 3 ♥ 9 3 ♦ K J 10 2 ♣ —</p>
<p>♠ Q 6 ♥ Q J 10 7 4 ♦ 9 6 5 ♣ A 8 6</p>	

North may open 1♣, 5♣, or occasionally 4♣. I would be inclined to overcall 4♠ as East over either 1♣ or 4♣ and, less happily, 5♠ over 5♣. It takes a heart lead to hold a spade contract to eleven tricks, otherwise a loser goes on the fifth diamond. Either 4♣ or 5♣ may see South save in 5/6♣, while after opening 1♣ North may take the save himself. 6♣ is only two down for -300. Of course, someone is going to bid 6♠ and make it and feel very pleased with themselves.

Board 9. E/W Vul. Dealer North.

<p>♠ K ♥ A 7 3 ♦ K Q J 8 ♣ Q 10 9 6 5</p> <p>♠ Q J 2 ♥ J 10 6 2 ♦ 7 3 ♣ J 7 3 2</p>	<p>♠ 10 6 5 ♥ 9 5 4 ♦ A 10 9 5 ♣ A 8 4</p>
<p>♠ A 9 8 7 4 3 ♥ K Q 8 ♦ 6 4 2 ♣ K</p>	

It will be normal for N/S to play either 4♠ or 3NT. 4♠ requires spades to be 3-3 or two honours doubleton – no problem on the actual layout. In no trump, the odds are better to play on clubs, which always provides two tricks, and there are three when the jack is doubleton or the suit splits 4-3. East should duck the first club but North should still have sufficient entries to set up and cash the clubs.

Board 10. Game All. Dealer East.

<p>♠ Q 6 3 2 ♥ K J 6 ♦ Q J 9 4 3 ♣ K</p> <p>♠ 10 9 ♥ 10 5 3 ♦ A 10 8 5 2 ♣ J 8 4</p>	<p>♠ J 8 4 ♥ A 9 7 2 ♦ 7 6 ♣ A 9 5 2</p>
<p>♠ A K 7 5 ♥ Q 8 4 ♦ K ♣ Q 10 7 6 3</p>	

This one looks to be rather dull. N/S have a combined 26 HCP and a four-four spade fit so the contract should be an almost universal 4♠ with E/W not getting involved at all in the auction. With no useful discards and no good reason for a defender to duck a minor-suit ace, it is hard to see any other outcome than ten tricks. Having said which, I wonder how many clubs will actually see a completely flat travelling score slip?

Board 11. Love All. Dealer South.

<p>♠ 9 7 4 3 2 ♥ J ♦ 10 8 7 2 ♣ A 7 4</p> <p>♠ Q 10 ♥ A K 10 8 7 4 3 ♦ 5 3 ♣ 9 5</p>	<p>♠ A J 8 6 5 ♥ Q 9 6 ♦ J 4 ♣ Q J 8</p>
<p>♠ K ♥ 5 2 ♦ A K Q 9 6 ♣ K 10 6 3 2</p>	

South opens 1♦ and West pre-empts with 3♥. That probably runs around to South, who may bid 4♣. North will be sorely tempted to go on to 5♦, but there appears to be a loser in each side suit. If North simply converts to 4♦ East, who thought 3♥ might be making, may compete with 4♥. Can declarer drop the ♠K to make nine tricks in hearts? He may not need to, as leading twice towards the clubs establishes a winner for a spade pitch. North will have to win the first club and lead a spade through. Once North shows up with an ace, South rates to have the ♠K.

Board 12. N/S Vul. Dealer West.

♠ A K Q J 7 ♥ 10 6 ♦ 6 5 2 ♣ 5 4 3	♠ 8 4 2 ♥ Q J 8 7 5 ♦ Q 7 3 ♣ A J
♠ 9 3 ♥ 9 2 ♦ A K 9 8 4 ♣ K Q 9 6	♠ 10 6 5 ♥ A K 4 3 ♦ J 10 ♣ 10 8 7 2

West opens 1♦, North overcalls and East makes a negative double. South raises to 2♠ and West may pass. However, East has extra values so doubles again and converts the 3♣ response to 3♦. That contract makes for +110. What about 3♠? The defence must lead trumps from the start to prevent a diamond ruff in dummy. That means two down for -200 and a very poor score. One down should be OK, however.

Board 13. Game All. Dealer North.

♠ J 10 7 4 2 ♥ 4 2 ♦ A K J 4 ♣ 7 6	♠ K 8 5 3 ♥ A 5 3 ♦ Q 5 2 ♣ K 10 4
♠ 6 ♥ K 10 9 7 ♦ 8 7 3 ♣ Q J 9 5 2	♠ A Q 9 ♥ Q J 8 6 ♦ 10 9 6 ♣ A 8 3

If East opens INT, it will be vital that N/S compete. South would lead a heart against INT and there are at least seven tricks. If North competes, perhaps showing two suits including spades, 2♠ can be made and, if E/W compete in clubs, they should be held to eight tricks. As a side issue, look at how much better is the South hand than the East, though there is only 1 HCP difference. South has three useful combinations of high/intermediate cards, the East hand none. While East needs to face a strong holding in a suit for effective play, South needs only to face one honour.

Board 14. Love All. Dealer East.

♠ 7 6 4 ♥ 9 7 4 2 ♦ A Q 8 2 ♣ Q 3	♠ A 5 2 ♥ Q 8 5 ♦ K 5 3 ♣ A K 6 5
♠ K 10 ♥ A 10 6 3 ♦ J 10 9 ♣ 10 9 7 2	♠ Q J 9 8 3 ♥ K J ♦ 7 6 4 ♣ J 8 4

More on hand evaluation. East has an empty 16-count which almost looks like a weak no trump, while West has a power-packed 8 HCP – just look at all those minor honour cards and nines. There are, for example, so many holdings partner can have where J-10-9 is a better holding than Q-8-5, yet the uninitiated will treat the latter as the stronger. Here, East will often declare 3NT on the lead of the queen of spades. Playing on hearts first knocks out the entry to the spades and allows the contract to be made with careful play, while playing on diamonds first leads to defeat.

Board 15. N/S Vul. Dealer South.

♠ 7 4 2 ♥ 8 2 ♦ J 10 8 ♣ Q 10 8 7 3	♠ A J 6 5 3 ♥ Q ♦ 9 3 2 ♣ K J 5 2
♠ 9 ♥ A 10 7 5 4 3 ♦ A 7 6 5 ♣ A 6	♠ K Q 10 8 ♥ K J 9 6 ♦ K Q 4 ♣ 9 4

If South opens INT, West will overcall 2♥ and may play there. Though there are three trump losers, 2♥ should be made by setting up the thirteenth diamond (the club finesse works but would be into the hand with most of the missing strength). Where South opens 1♥, West will have to pass and East will overcall 1♠. Perhaps West will respond INT? A 1♣/♦ opening sees West overcall and East introduce the spades. West may rebid 2♥ and play there.

Board 16. E/W Vul. Dealer West.

<p>♠ A J 10 8 5 2 ♥ 10 9 5 ♦ J ♣ J 6 3</p> <p>♠ 9 4 ♥ A 8 3 2 ♦ K Q 4 2 ♣ 9 8 5</p>	<p>♠ K Q 7 6 3 ♥ Q 4 ♦ A 8 5 ♣ K 10 4</p>
<p>♠ — ♥ K J 7 6 ♦ 10 9 7 6 3 ♣ A Q 7 2</p>	

North has a classic 2♠ opening. He may well be left to play there. This may not be nearly as bad as it at first appears. Though there is a 5-2 spade split, the ♠9 falls and the side suits sit kindly for declarer, who may even bring home his contract, losing three spades, a heart and a diamond. If anyone passes the North hand, they may see East open 1♠ and South double. Not an attractive prospect, particularly if West has redoubled. Would pass here show a desire to defend, or merely a preference to let partner decide where to play?

Board 17. Love All. Dealer North.

<p>♠ 9 8 5 ♥ K Q 7 2 ♦ Q 10 9 8 3 ♣ 4</p> <p>♠ Q 6 ♥ A 10 9 8 ♦ K 7 5 ♣ A Q J 2</p>	<p>♠ A K 10 ♥ J 6 5 3 ♦ A 4 2 ♣ 10 9 8</p>
<p>♠ J 7 4 3 2 ♥ 4 ♦ J 6 ♣ K 7 6 5 3</p>	

East will often open 1NT and declare 4♥ after a Stayman sequence. Though 5-5, South really shouldn't get involved facing a passed partner. There are two trumps to be lost and a likely third loser in the wash, certainly if the defence attack diamonds early. There is a decent case for simply raising to 3NT and not worrying about a heart fit. West knows the partnership has spare high-card strength and there may be the same tricks in no trump even when a heart fit does exist. Of course, a 1♣ or 1♥ opening will lead to the heart fit being found.

Board 18. N/S Vul. Dealer East.

<p>♠ J 10 ♥ A Q 9 4 ♦ Q 4 3 ♣ A Q 4 3</p> <p>♠ K 7 ♥ 8 6 2 ♦ A J 10 9 5 ♣ 6 5 2</p>	<p>♠ Q 8 4 3 ♥ J 3 ♦ 7 ♣ K J 10 9 8 7</p> <p>♠ A 9 6 5 2 ♥ K 10 7 5 ♦ K 8 6 2 ♣ —</p>
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East passes and South is just short of having an opening bid. If available, I would open a weak 2♦ in third seat, which would create a borderline decision for North. Where West passes North has an easy opening and 4♥ is reached as a matter of routine. On a diamond lead and diamond ruff followed by a spade switch, declarer has to win the ace and draw at least one round of trumps. In practice, he will draw two rounds, cash the ♦Q and play ace then ruff a club, pitch a spade on the ♦K and crossruff. That makes ten tricks.

Board 19. E/W Vul. Dealer South.

<p>♠ 10 9 6 5 ♥ A Q ♦ A Q 10 5 3 2 ♣ Q</p> <p>♠ K Q 8 3 ♥ K 7 6 4 3 2 ♦ 4 ♣ J 6</p>	<p>♠ A J 2 ♥ J 9 ♦ K 9 8 7 ♣ A K 4 2</p> <p>♠ 7 4 ♥ 10 8 5 ♦ J 6 ♣ 10 9 8 7 5 3</p>
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While I would open 2♥ with a weak four-card spade suit on the side, I would not do so with good spades, so North should get to open 1♦. East will overcall 1NT and West will check for a four-four spade fit then settle for 4♥. With most of the high cards marked with North, it is possible to find a winning heart play to lose only two trump tricks. Usually, that will be sufficient to make the contract, but if the defence goes for a spade ruff from the start they should prevail.

Board 20. Game All. Dealer West.

<p>♠ 7 5 2 ♥ J 10 6 5 ♦ Q J 8 5 ♣ 7 5</p> <p>♠ — ♥ K 9 7 ♦ K 10 9 7 3 2 ♣ Q 4 3 2</p> <p>♠ A J 4 3 ♥ 4 3 2 ♦ A 6 4 ♣ 10 9 6</p>	<p>♠ K Q 10 9 8 6 ♥ A Q 8 ♦ — ♣ A K J 8</p>
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East has a powerful hand. With the black suits situated as they are, even 7♣ can be made – not that I would expect anyone to bid what is, after all, a dreadful contract. 6♣ will score very well and again I expect few to get there. Four Spades is a possibility and it makes eleven tricks for a useful score. 3NT will also succeed but can be held to nine tricks if the defence attacks diamonds, so even 5♣ will outscore it. A tricky hand with many different auctions possible.

Board 21. N/S Vul. Dealer North.

<p>♠ 9 6 3 ♥ A 3 ♦ A Q 10 8 ♣ A J 9 7</p> <p>♠ K Q 8 ♥ 10 9 6 5 ♦ 5 4 ♣ K 8 6 3</p> <p>♠ J 4 ♥ Q J 7 4 2 ♦ J 6 3 ♣ 5 4 2</p>	<p>♠ A 10 7 5 2 ♥ K 8 ♦ K 9 7 2 ♣ Q 10</p>
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North may open INT and, if East passes, South will transfer then pass the response. East may come in with a two-suited bid, though the two suits are both weak and the overall values rather scattered. 2♠ should be a comfortable make for E/W. While there are eight winners for N/S in a heart contract, repeated spade leads will shorten declarer, who will not be able to cash all the diamonds and will therefore go down. Any N/S plus score should be a decent result.

Board 22. E/W Vul. Dealer East.

<p>♠ J 7 2 ♥ K 9 3 ♦ Q 8 5 ♣ Q 8 6 2</p> <p>♠ A Q 6 5 ♥ J 10 6 4 ♦ A 10 7 6 4 ♣ —</p> <p>♠ 9 8 ♥ A Q 7 5 2 ♦ K 3 ♣ A 7 4 3</p>	<p>♠ K 10 4 3 ♥ 8 ♦ J 9 2 ♣ K J 10 9 5</p>
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When South opens 1♥, West has the wrong shortage for immediate action. If he passes, North will either raise to 2♥, passed around to West who doubles, or respond INT, over which South rebids 2♣. Again, West doubles. The delayed doubles suggest a flaw for action on the previous round. Here, West has a perfect take-out double of clubs, not hearts. E/W eventually find the spade fit and, with trumps dividing evenly and the diamonds also lying well, should score a minimum of nine tricks.

Board 23. Game All. Dealer South.

<p>♠ A 2 ♥ K 9 6 5 3 2 ♦ A 9 7 ♣ Q 7</p> <p>♠ K 10 8 7 5 ♥ A J ♦ Q 6 5 3 ♣ 5 3</p> <p>♠ Q 6 3 ♥ 10 ♦ J 8 4 2 ♣ A J 10 9 8</p>	<p>♠ J 9 4 ♥ Q 8 7 4 ♦ K 10 ♣ K 6 4 2</p>
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N/S may have a free run: Pass – 1♥ – INT – 2♥. Now West may balance with 2♠. An aggressive South could double, looking for the magic +200 on a partscore deal at matchpoints. There is plenty to the play but 2♠ looks to be a trick short if the defence is accurate. Those left in 2♥ by North will suffer three trump losers. However, the club finesse is onside and declarer may hold it to just two outside losers to make his contract. If +110 is a popular N/S result, the difference between +100 and +200 on defence to 2♠ will be huge, showing the value of the double.

Board 24. Love All. Dealer West.

<p>♠ 8 ♥ A K J 9 8 6 3 ♦ 9 ♣ J 10 6 5</p> <p>♠ 5 4 ♥ 5 2 ♦ A J 6 5 4 ♣ A Q 8 4</p>	<p>♠ A 10 9 6 3 ♥ 4 ♦ K 8 ♣ K 9 7 3 2</p> <p>♠ K Q J 7 2 ♥ Q 10 7 ♦ Q 10 7 3 2 ♣ —</p>
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If West opens 1♦, I would pre-empt to 4♥ and really put it to East. If available at this level, he will make a negative double and West may pass or respond 5♣. The latter is the winner as, although it rates to fail, it is better than conceding at least -590 in 4♥ doubled. If North fails to double 5♣, South will go on to 5♥, and a trump lead should ensure that is defeated if East then ducks the spade towards dummy. If East does not have a negative double over 4♥, he will perhaps close his eyes and try 4♠, and South will think that Christmas has come very early.

Board 25. E/W Vul. Dealer North.

<p>♠ 7 5 2 ♥ A 10 9 4 ♦ J 6 4 ♣ K J 5</p> <p>♠ J 8 ♥ 8 ♦ A K 9 8 ♣ A Q 6 4 3 2</p>	<p>♠ Q 10 ♥ K J 7 3 ♦ Q 10 7 2 ♣ 10 9 8</p> <p>♠ A K 9 6 4 3 ♥ Q 6 5 2 ♦ 5 3 ♣ 7</p>
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Non-vulnerable, South will surely open in third seat. My preference would be for 2♠ rather than 1♠, treating the hand as a one-suiter. West overcalls 3♣ and North competes with 3♠. If that is passed out, it will be all about how declarer plays the hearts, with +140 achievable if he gets it right. However, East may compete with either 4♣ or double. The E/W limit is eight tricks so neither will work out as well as passing and, really, when you see that East has only 6 HCP once you discount the ♠Q, passing does look to be right as well as successful.

Board 26. Game All. Dealer East.

<p>♠ 5 ♥ K Q J 8 2 ♦ Q 9 4 3 2 ♣ 4 3</p> <p>♠ 9 8 7 6 2 ♥ A 10 6 ♦ 8 ♣ A Q 8 7</p>	<p>♠ A Q J 3 ♥ 9 7 5 4 3 ♦ A 10 ♣ 10 2</p> <p>♠ K 10 4 ♥ — ♦ K J 7 6 5 ♣ K J 9 6 5</p>
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I might open with five spades and four hearts, but not with those hearts and the suits the wrong way round – imagine having to rebid them over a 2♣/♦ response! South gets to open 1♦ and some Wests will double, though this is dubious, vulnerable and facing a passed partner. North will show the hearts and raise diamonds vigorously. E/W can just about make 4♠, while N/S are held to nine tricks in a diamond contract. If enough E/Ws make 4♠, -500 in 5♦ doubled will be OK, but I suspect that E/W will not bid and make their game often enough.

Board 27. Love All. Dealer South.

<p>♠ J ♥ Q 9 7 2 ♦ K 9 7 3 2 ♣ Q J 5</p> <p>♠ A 9 8 5 ♥ A J 10 8 ♦ A 8 ♣ 9 8 3</p>	<p>♠ K Q 7 6 4 3 ♥ 5 3 ♦ 10 4 ♣ A K 10</p> <p>♠ 10 2 ♥ K 6 4 ♦ Q J 6 5 ♣ 7 6 4 2</p>
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West has a weak no trump and will either open INT or open one-of-a-suit then raise the 1♠ response to 2♠. The universal contract should be 4♠. On anything other than a diamond lead, declarer will take the double heart finesse to get rid of a diamond, and comes to twelve tricks courtesy of the fortunate club position. A diamond lead, likely from South, less so from North after a transfer auction, is worth a lot of matchpoints to N/S.

Board 28. N/S Vul. Dealer West.

♠ QJ95	
♥ AQJ43	
♦ A8	
♣ 63	
♠ A843	♠ 72
♥ K92	♥ 87
♦ J92	♦ KQ1053
♣ AQ8	♣ J1052
♠ K106	
♥ 1065	
♦ 764	
♣ K974	

If West opens INT, North will overcall, preferably with something to allow him to show both majors. Most methods should lead to the heart fit being found and, with the ♥K onside, there should be nine tricks for a painless +140. Where North's overcall is 2♣, East can compete with 2♦ and West may in turn bid 3♦. There are eight tricks here for a useful score, but South may take the push to the three level as he has help in both partner's main suit and side suit – even if he may not always know what the latter may be.