


**Board 1**

North Deals  
None Vul

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

♠ Q 7 6  
♥ A J 8 7 6  
♦ A 8 5  
♣ K 2



NS 2N; NS 2♥; NS 3♦; EW 1♠; EW 1♣; Par +120

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	Pass	Pass	1 ♥
Pass	2 ♥ <sup>1</sup>	Pass	Pass
Pass <sup>2</sup>			

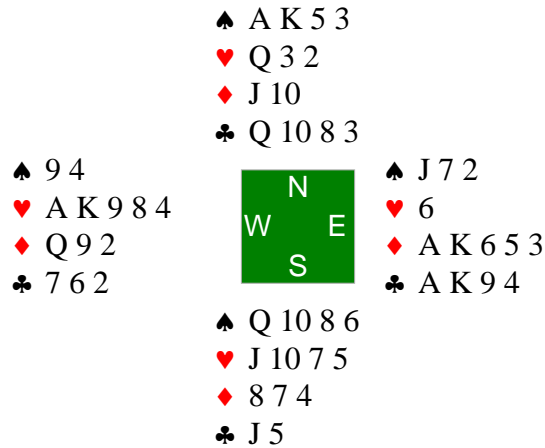
1. There are ten point hands and there are other ten point hands. This one is NOT a 3-card limit raise for hearts.
2. When 2 ♥ comes around to West (Pass, pass), she has a very difficult decision to make. It is usually not a good idea to let opponents play 2 ♥. The good news is West knows partner has singleton heart, which indicates support for other three suits. A double is called for but I suspect most players will pass.

Those sitting West who decide to take action against 2 ♥, EW may end up in 2 ♠ down one for a great score. The problem with that action is that North may then try 2 NT, which will be a clear top for NS. 2 NT should make for +120, instead of +110 for 2 ♥ making.

Granted, to make 2 NT, North would have to ignore hearts and go after diamonds. Based on EW bidding, hearts must be breaking badly so going after three or four tricks in diamonds is a better shot. One spade, two clubs, two hearts and at least three diamonds add up to eight tricks.

Those who tackle hearts before diamonds will go down in 2 NT, giving EW a top score. This result essentially brings NS from a top score to a bottom score, which usually is a loss of 4% in their final score.

**Board 2**  
 East Deals  
 N-S Vul



EW 3N; EW 3♥; EW 4♦; EW 3♣; Par -400

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		1 ♦	Pass
1 ♥	Pass	2 ♣	Pass
2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>	Pass
3 N <sup>3</sup>	Pass	Pass	Pass

1. West does not have enough to do anything other than a simple preference to diamonds, partner's first bid suit.
2. East has 15 high card points and should take another bid, which tells West that she has extra values (15-17). That bid must be 2 ♠ bidding out shape of her 3-1-5-4 hand.
3. West has extras too and is happy to jump to 3 NT.

Granted, 3 NT may go down if spades break 5-3 and North finds the lead. But all indications are that spades are 4-4 because neither South nor North overcalled 1 ♠.

There is nothing to the play when diamonds break 3-2. Five diamonds, ♥ AK and ♣ AK add up to nine top tricks, making 3 NT. However, not too may EW will find the notrump game so 3 NT making three for +400 should be close to a top score.

**Board 3**  
 South Deals  
 E-W Vul

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

♠ J 10 9 8
♥ 6 5 2
♦ K 6 5
♣ 10 6 3

W 5♥; W 4N; E 4♥; E 3N; EW 4♦; W 2♣; W 1♠; E 1♣; Par -650

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			Pass
1♦	Dbl	Rdbl <sup>1</sup>	1♠ <sup>2</sup>
1N	2♠	2N	Pass
3N <sup>3</sup>	Pass	Pass	Pass

1. Always redouble to show 10 or more points before making a natural bid in a suit.
2. South is not promising a rose garden by her 1♠ response. North knows EW have 22+ points leaving South with 3-4.
3. Based on the take-out double, West expects the diamond finesse, if needed, will succeed. Besides, most of us will not go for game in hearts on a 4-3 fit that happens to make, so 3NT by West should be the most popular contract.

At some tables, EW may not reach 3NT but that's OK since the total number of points for EW is only 22. It will take very good hand evaluation technique to reach 3NT by West.

And, since South is not likely to have an entry, she is unable to lead the ♠J through West's ♠Q72. West should take the diamond finesse, which she needs, but also the heart finesse (because North is marked with ♥Q for her take-out double to win ten tricks for a clear top.



**Board 5**  
North Deals  
N-S Vul

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

EW 3N; EW 4♣; N 2♠; S 1♠; EW 1♥; EW 1♦; Par -400

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1♦	2♣ <sup>1</sup>	Pass
2♦ <sup>2</sup>	Pass	2♥ <sup>3</sup>	Pass
3N <sup>4</sup>	Pass	Pass	Pass

1. Normal overcall with 10+ points and 5-card suit.
2. 2♦ cue-bid shows LR with club support or a stronger hand.
3. "Bid where you live" is a very good bidding principle but what is more important is to tell partner whether your overcall was marginal or with extras. 2♥ shows extras, 3♣ would deny them.
4. West can practically count 9 tricks in notrump - 5 clubs, 2 hearts, 1 spade and a diamond (or 2 spades on this particular hand).

No lead would hurt declarer's chances of coming to nine tricks one way or the other.

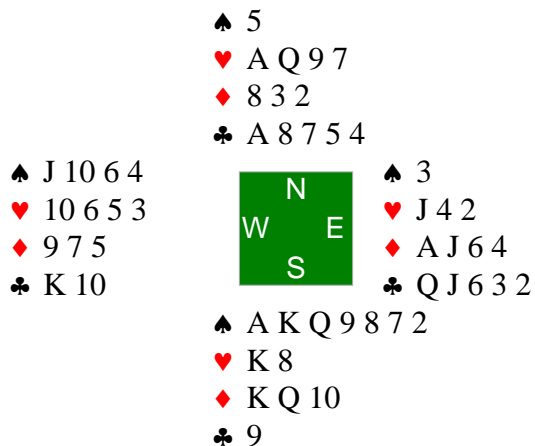
Defense may lead a diamond, which should generate a diamond trick for the declarer since she has ♦ J1083 opposite 96.

On a spade lead, ♠ Q will provide the extra trick.

If North make a passive lead, say a club; declarer can lead a low spade towards the ♠ Q herself. After all, North opened the bidding and should have the ♠ K.

If no diamond lead, the honors should be split between NS with South holding a minor honor in diamonds; otherwise, North would have ♦ AKQ(x) and would have led the ace.

**Board 6**  
 East Deals  
 E-W Vul



NS 5♠; NS 3N; NS 3♥; NS 2♦; NS 2♣; Par +450

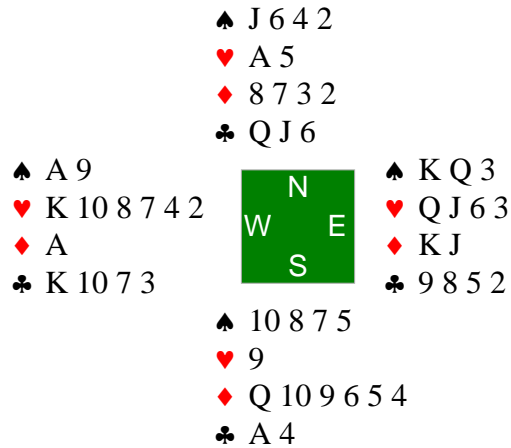
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		Pass	1 ♠
Pass	1 N <sup>1</sup>	Pass	3 ♦
Pass	3 N <sup>2</sup>	Pass	4 ♠ <sup>3</sup>
Pass	Pass	Pass	

1. If you don't play 2-over-1 Game Force, North will bid 2♣ promising 10+ points and a 5-card suit. Otherwise, she will bid 1 NT forcing.
2. 3 NT by North denies spade support AND good diamond support. She has values for slam but without a fit, it would be a challenge. After a strong jump shift by partner (18-19 points), 3 NT promises at least good 8 points with stoppers in both unbid suits, hearts and clubs.
3. South cannot stand 3 NT and bids 4♠. Please note that 3 NT is a dangerous contract if East leads a club. Besides, 4♠ scores higher than 3 NT.

Some pairs may get to 6♠, not a bad slam, but they will be disappointed to find an unavoidable trump loser plus the ♦ A.



**Board 8**  
 West Deals  
 None Vul



EW 5♥; EW 4N; EW 3♣; NS 1♠; NS 1♦; Par -450

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 ♥	Pass	2 ♣	Pass
3 ♣	Pass	4 ♥ <sup>1</sup>	Pass
Pass	Pass		

1. Playing 2-over-1 game forcing convention, 2 ♣ shows an opening hand. Any subsequent jump to game denies extras.

This should be flat as a pancake but I have a feeling that I could be proven wrong!

West should make 11 tricks since ♣ A is inside. ♣ 73 can be discarded on ♠ K and ♦ K before leading a low club towards ♣ K10. Five trumps, three spades, two diamonds and one club results in a score of +460.



**Board 9**

North Deals  
E-W Vul

	♠ A 8 6 5 3	
	♥ A 6 4 2	
	♦ —	
	♣ A 8 5 3	
♠ 9 4		♠ 10 2
♥ K J 9 5 3	W N E	♥ 8
♦ A 8	S	♦ K J 10 9 5 3
♣ K J 7 2		♣ Q 9 6 4
	♠ K Q J 7	
	♥ Q 10 7	
	♦ Q 7 6 4 2	
	♣ 10	

NS 4♠; S 3♥; N 2♥; NS 1N; EW 1♣; Par +420

West	North	East	South
	1 ♠	Pass	4 ♣ <sup>1</sup>
Pass	4 ♦ <sup>2</sup>	Pass	4 ♠ <sup>3</sup>
Pass	Pass	Pass	

1. 4 ♣ is a Splinter bid in support of spades promising a 7-loser hand with four trumps and singleton or void in clubs.
2. 4 ♦ shows first round control of diamonds looking for good hearts from partner.
3. Nope, South does not have the hand to encourage slam, and signs off in 4 ♠. On a good day, she would have had a perfect slam hand: KQJx, KQJ, Qxxxx, x but not today.

Declarer needs to be very careful here. If she hopes that East has either the ♥ J or the ♥ K, she will go down in a contract that can be made. It is better to keep the play in the heart suit as the last resort, ruff three clubs in dummy, and make 10 tricks without counting on hearts to provide two tricks. ♣ A, three club ruffs in dummy, three diamond ruffs in hand, ♥ A and ♠ AK add up to ten tricks but declarer is lucky to find clubs to be 4-4, trumps to be 2-2 and West not able to overruff a diamond.

Since dummy's trumps are so strong, this line of play should succeed. If not, North can always lead a low heart towards the ♥ Q10 hoping to score the 10th trick in hearts.

**Board 10**  
 East Deals  
 Both Vul

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

♠ J 9 6 4 2	<table style="border: 1px solid black; background-color: #008000; color: white; padding: 5px; text-align: center; width: 60px; height: 60px;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ K Q 5
	N										
W		E									
	S										
♥ 8 6 3		♥ K Q 7									
♦ 3		♦ 10 9 6 5									
♣ J 9 7 2		♣ K 8 4									

EW 5N; EW 5♥; EW 5♦; EW 3♠; EW 4♣; Par -660

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		1 ♦	Pass
1 ♥	Pass	1 N	Pass
4 N <sup>1</sup>	Pass	Pass <sup>2</sup>	Pass


1. Holding 18 points and a balanced hand, West has every right to invite 6 NT via a quantitative 4 NT.
2. Nope, East does not have anything in reserve and passes 4 NT. To accept the slam invitation, she would have a hand like Kxx, KQx, QJxxx, Kx.

At matchpoints, it pays to be greedy. To make 11 tricks in notrump, declarer needs to time the play with a little bit of care and follow the age-old principle of losing a trick early if you have to lose it anyway as is the case here in the diamond suit. The chances of making all four diamonds are remote (♦ QJ in one hand or the other) so the best play after winning the normal spade lead with the ♠ A is to cash ♦ A and play low towards ♦ 1096. If diamonds behave, you can knock off ♣ A and make 5 NT.

If diamonds turn out to be 4-1 meaning South shows out when North wins the ♦ J, North cannot continue diamonds without giving up a cheap trick. The declarer can win any return and turn her attention to clubs by playing ♣ 5 to ♣ K and finesse the ♣ 10 on the way back to try to win two clubs tricks. When the finesse wins, she again has eleven tricks, three spades, four hearts, two diamonds and two clubs, for a very good match point score of +660.

Even if the club finesse fails, no harm done; ten tricks were never in jeopardy.

**Board 11**  
 South Deals  
 None Vul

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

EW 4♥; EW 2N; NS 2♠; NS 2♦; Par -300; NS 4♠×-2

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			Pass
Pass	1 ♠	2 ♥ <sup>1</sup>	2 ♠
3 ♥ <sup>2</sup>	3 ♠	4 ♥ <sup>3</sup>	4 ♠ <sup>4</sup>
Dbl <sup>5</sup>	Pass	Pass	Pass

1. Good enough for a 2-level overcall.
2. Not only that West has four trumps but also two aces; she has a clear-cut 3♥ raise. The overcall strength is a little shy of cue-bidding 3♠, which requires a game-going 7-loser hand.
3. East cannot be sure 3♠ is going down so 4♥ is a good sacrifice. It is a 2-way shot. Down 1 is perfectly fine if 3♠ is making, and 4♥ might make as is the case here.
4. I have shown South competing to 4♠ but that action is dangerous and not recommended at equal vulnerability.
5. West has two aces and therefore is the only one who can double 4♠ for penalty.

East should lead ♦ A and shift to the ♥ 10. West wins ♥ A and must return a low diamond, the ♦ 6, for East to ruff asking for a club shift. After winning the ♣ A, West returns another diamond, it doesn't matter which one since she does not have any more entries, which allows East to score another diamond ruff. Declarer is down two at this point.

When West won the ♣ A, North may drop the ♣ K in an attempt to create an entry to the dummy so that she can finesse West for the ♠ K. However, the play up to this point screams for drawing trumps quickly by cashing the ♠ A. When the king falls, the declarer escapes for down 2.

If North takes the finesse against ♠ K, she will go down three, doubled, for an absolute bottom score of -500. Please note that 4♥ cannot be defeated on the actual lie of cards.

**Board 12**  
West Deals  
N-S Vul

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

♠ Q 7 6 4 3 2	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td style="padding: 2px;">N</td></tr> <tr><td style="padding: 2px;">W   E</td></tr> <tr><td style="padding: 2px;">S</td></tr> </table>	N	W   E	S	♠ K 8
N					
W   E					
S					
♥ Q 8 5 2		♥ 3			
♦ —		♦ K 10 7 4 2			
♣ Q J 10		♣ A 8 7 6 4			

EW 5♦; E 4♣; EW 2N; NS 2♠; E 2♥; W 3♣; W 1♥; Par -400

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 ♥	Pass	1 N <sup>1</sup>	Pass
2 ♦	Pass	2 ♠ <sup>2</sup>	Pass
2 N <sup>3</sup>	Pass	5 ♦ <sup>4</sup>	Pass
Pass	Pass		

1. 1 NT is forcing if playing 2-over-1; otherwise, East can bid 2♦.
2. 2♠ in this sequence is what is called the Impossible Spade Bid; it shows massive support for diamonds with 10+ points. In standard bidding, West should raise 2♦ by East to 3♦.
3. 2NT over 2♠ denies shortness meaning West promises a 2-5-4-2 distribution.
4. East is afraid to play 3NT; if ♦A is missing, one stopper in clubs or spades, may not be enough to make 3NT.

In 5♦, the declarer would be wise to forget ruffing hearts and go after clubs. If trumps break badly, as they do here, trying for a complete cross-ruff is fraught with danger.

To cater to a bad trump break, the trump suit need to be handled carefully by first playing the ♦Q. When a bad trump break comes to light, she will be able to establish clubs as the cards lie with only one ruff, then give up ♦A, draw trumps and score 11 tricks.