## Peace Arch Duplicate Bridge Club

## Mentee-Mentor Game, Dec 31, 2024

These comments were prepared by an intermediate level player. It's recommended to consider them along with the hand records and the scores sent to you by ACBLScore. Keep in mind that the trick counts on the hand records were calculated by a computer viewing all 4 hands. Thus, sometimes the indicated contracts may not be reached as well as the number of suggested tricks may not be taken because players won't have had all the information that the computer had.

Some hands have a few different alternatives to the bidding &/or the line of play. Thus there are often lengthy descriptions that may be irrelevant to how the hand was played at your table. Rather than read through all the alternatives, you may like to focus on how the hand was bid & played at your table.

<u>Hand 1</u>: This is a complicated hand that may have different outcomes depending on who bids what & how the cards are played, especially the kind of finesse taken in hearts.

N passes. E opens 1H. S has 12 HCPs. What should S do? The options are (a) bid 2D, (b) double, (c) pass. 2D is risky because it isn't a strong suit; the "old time" rule of thumb was not to overcall 2 of a minor without a 6 card suit & points or a very solid 5 card suit. Double isn't attractive because of the singleton club. What W does depends on what S has done. First, let's look at what happens if S overcalls 2D. W can double to show the 4 card spade suit & points. Following along with this line, N will pass & E can rebid 3C or 2H. The "old time" rule of thumb was to bid 6/4 hands 6-4-6; if E adheres to this the rebid will be 3C but E may just rebid 2H. Whatever, E does, S will pass. W's diamond holding should persuade W to bid NT knowing the lead will come into W's strong diamond holding. How many? 3NT looks right. Second, let's consider what happens if S passes after E opens 1H. W can advance 2D (forcing to game) with 11 HCPs & 1 point for length. E faces the same choice as in the first case, to rebid 3C or 2H. Rebidding 3C is more comfortable knowing W has forced to game. Whatever E chooses, W should again go to 3NT knowing there are stoppers in all suits. So, I suggest that the contract should be 3NT by W.

There are several alternatives to how the hand will be played.

What will N lead? If S has overcalled 2D the choice is the J of diamonds. After seeing the opening lead & dummy, what is the strategy for S & W? What will S do? Ducking is reasonable because S has winners in hearts & spades. W's plan should be to set up winners in hearts & use clubs to enter dummy when necessary. W shouldn't initiate playing spades, at least until later in the play. When N leads the J of diamond & S ducks, W should also duck; N's J

may be a singleton. If both S & W duck, N continues with the 9. W can play a low club from dummy or a more risky low spade. Now W should have a count on the diamond suit; S is known to have started with 5 cards. S can duck again, in which case W wins with the K as the Q remains a stopper. If S were to go up with the ace, W would have 2 stoppers. When W wins a diamond, W should lead the heart 5 & finesse. How deeply should W finesse the hearts? S has overcalled 2D with a 5 card suit. That suggests S has points elsewhere & is a candidate to hold the heart K. It would be worth trying a deep finesse with the 10 or 9. That can succeed; if S takes his heart K, the hand becomes easier for W – 5 heart tricks, 2 diamond tricks, & 3 club tricks. However, S can hold off; W would then continue with the heart ace & then another heart. S holding off, gives W 2 discard decisions; best to pitch a little club & spade from declarer's hand. The outcome should be the same, 10 tricks.

If S hasn't overcalled 2D, N has a difficult decision about the opening lead. Perhaps N would lead spades since it's the unbid major suit. If so, W should duck in dummy. S should play the J, keeping the ace over dummy's Q. If so W wins the trick with the K, knowing the Q in dummy & 10 in W's hand work out as 1 more stopper. Then W is faced with the same considerations about finessing in hearts. If W takes the deep finesse, W will get 3 spade tricks, 5 heart tricks & 4 club tricks when the play of clubs shows S's singleton & a marked finesse against N. When S wins the K of hearts, S plays the ace of spades taking out dummy's Q & plays another spade. When W goes up with the 10 of spades on the fourth trick, if W has been keeping track of spot cards, W will notice that the spade 7 has grown up into a winner. W can go to the ace of clubs & play hearts from the top to set up hearts. If W took the heart finesse with the Q, W will get 1 less heart trick & may not get the finesse in clubs.

Going back to N's opening lead if S hasn't overcalled 2D, N may lead from the long club suit. If so, W will be surprised that dummy's 8 can be a winner. Letting the 8 win may complicate the play for W because W needs 2 entries in W's hand; one to lead the singleton heart for a finesse in dummy & one to reach the high diamonds. If W wins with the 8 of clubs in dummy, the best play on the second trick is to lead the singleton diamond to the honours in W's hand. If S goes up with the ace, it will work out for W because S has no good exit. W will be able one way or another to get to W's hand to do the heart finesse. If S ducks, W is in W's hand right away for the heart finesse. A deep heart finesse enables 5 heart tricks to be taken along with 4 clubs & a diamond.

Finally, what happens if W defers to E & lets E declare a heart contract (3H or 4H)? S will make the opening lead. S's hand likely has 3 winners, both aces & the K of hearts. Can S create more? Leading unsupported aces is not recommended. S might try the ace of diamonds hoping that N has only a singleton. That strategy won't work because N has a doubleton in diamonds. Winning the second trick with a diamond lets E start the heart finesse. When E

leads dummy's heart there is the issue of what to finesse with that is discussed above. Finessing with the Q instead of the 10 or 9 will limit E to 9 total tricks..

S's best opening lead is the singleton club. E could let the lead come around to E's hand setting up the club suit when N plays the J. But E needs an entry to dummy. If E leads back to the club K in dummy on the second trick, S will ruff & get 3 more tricks. Suppose that E foresees that S's club is a singleton & plays dummy's K. Now E can lead dummy's little heart but has a losing club in E's hand that must be disposed of. That can work out. When S wins the K of heart, he can play his ace of spades & a little spade that E wins in hand & then clears opponent's trump in the next 2 tricks. Then E leads a diamond, S is forced to play the ace but has only spades to lead to dummy's K or a diamond to dummy's honours.

Hand 2: E will pass. S will open 1NT. W will pass. N will raise to 3NT. It's impossible for N/S to get to 6NT with their points, missing an ace, a king, 2 queens & 2 jacks. W may lead a club against 3NT, as that is W's longest suit. A low spade would be a good candidate since N/S's bidding hasn't investigated a fit in the majors. If W leads a club what does S do? S has 2 stoppers with the ace & Q, J in dummy. It would be reasonable to put up the J or Q from dummy reasoning that W has led from the K. Or S could play low from dummy counting on dummy's Q, J being a stopper later. If S does this, S will get the pleasant surprise of the K being played by E. S will win the trick & set about driving out the ace of diamonds. When declarer cashes out the A & K in both majors the Q & J of hearts will fall setting up S's 10 of hearts. So S makes 2 spade & 3 heart tricks as well as 4 diamonds & 3 clubs. If S put up the Q or J of clubs on the first trick, S will make one less trick.

How does it change if W leads a spade? S wins with the ace in hand & again drives out the ace of diamonds. E will return a spade when E wins the ace of diamonds removing all of S's spade stoppers. Now S must play the cards from the top, cashing out the diamonds & then playing hearts from the top which fortuitously drops the Q & J setting up S's 10 again. When S cashes the ace of clubs, the K drops so dummy's Q & J become tricks. S makes 2 spades, 3 hearts, 4 diamonds & 3 clubs – 12 tricks again, all from the fortuitous distribution of the opponents' honours.

<u>Hand 3</u>: S will pass. How should W value W's hand? How many HCPs is the doubleton K, J of diamonds worth? A la Bergen, I'd discount 1 HCP for the doubleton, so only 14 HCPs. (See a paragraph on "unguarded honors" on page 66 of the November Bridge Bulletin.) But there is a 5 card spade suit. Should W count that length point toward the 15 points to open 1NT? Audrey Grant "says" yes. So W may open 1NT. My preference would be to open 1S. If W opens 1S, whatever N may do (perhaps an unusual 2NT for both minors) E will preempt to 4S ("Law of total tricks".) 4S doesn't make. If N has overcalled 2NT, S may go to 5D since S has only one

spade. That would not be good; S will lose at least 1 spade, 1 heart, 1 diamond & 1 club. If S got doubled in 5D, it's worse.

Let's go back to W opening. What happens if W opens 1NT? Will N employ some convention that shows a 2 suited hand? If so, E will transfer W to 2S. It's hard to say where the auction will go from there. Perhaps like when W opens 1S. If N passes W's 1NT opening, E will transfer to spades & W will play comfortably in 2S for a good score.

This is another hand with a few different lines of bidding that lead to different scores. If E/W get to 4S it will be ok for N/S. It will be good for E/W to declare 2S or 3S. A diamond contract by N/S of 3D, 4D & even 5D if the 5D isn't doubled will be better than letting E/W play 2S or 3S.

Hand 4: W will pass. N should pass rather than preempt 2H when vulnerable with a poor heart suit. If so, E will open 1C intending to rebid diamonds (a "reverse.") Will S overcall 1S? It's not such a bad suit & S's few honours are in long suits. It also takes away any opportunity for W to bid diamonds or hearts at the one level. W has a spade stopper & 7 HCPS so W can respond 1NT over S's 1S. If so, does N advance to 2S? After W has bid 1NT, E having 19 HCPs including the spade Q, would raise to 3NT. If E bids 3C instead of 3NT, all is well. Against 3NT N will lead the 10 of partner's spades showing his highest card in the suit since he supported S's 1S overcall. S now knows to hold off playing the ace to sit over dummy's Q. Option (a), W could duck in E & W hands, in which case N would continue with the 8 of spades & S would let E's Q win, knowing N still has a spade to lead to S's ace if N wins a trick before S. W is in a predicament, stuck in dummy. There are 5 club tricks & the ace of diamonds. W can cash out & go down 2. Or W can try a diamond finesse by playing the top 3 clubs in dummy & then coming to W's hand with the 2 to W's 9. Disaster. S will be in with the K of diamonds to take 2 more spades & be able to lead to N's heart ace (which N should certainly signal for.) 6 tricks for N/S.

Option (b), probably better, W plays the Q from E on the first trick. S has to win. S can play the J to try to drive out W's K on the second trick but W should hold up to deplete N's spades. W wins the third trick. There are again 6 more tricks off the top. Assuming that the third spade that S played was the 7 suggesting a diamond entry rather than the 10 showing a heart entry, W can try leading to the heart K in dummy. N wins with the ace & leads a diamond toward S but W puts up E's ace for the contracts second trick & then cashes the five clubs & king of hearts for a total of 8 tricks. A good outcome compared to trying the diamond finesse in option (a.)

Finally, is there another way for E to declare a club contract? After S overcalls 1S, W might respond 2C showing 4 or more clubs. N would still advance 2S & E would go to 3C. Another situation would be if N preempts 2H instead of passing. E could double to show a big

hand & next bid clubs although E really doesn't want to have W bidding spades. S would not want to respond 2S since E is indicating 4 spades & N has shown a skewed heart distribution. With E's double passed to W, W has a choice of bidding 2S with only 3 spades or going up to 3C. 2S is better. N passes & E bids 3C showing clubs & a big hand. W should be relieved to pass. 3C & 4C are comfortable contracts in which there are one each of the side suits to lose.

<u>Hand 5</u>: E has another hand with an unguarded honour. Because the club Q is a singleton, I'd open E's hand 1S. S will overcall 2H whether E opens 1NT or 1S. With a singleton heart, the spade ace & another 5 HCPs W has an excellent hand when E opens 1S & S overcalls 2H. W should see that E/W get to 4S. If E opens 1NT & S overcalls 2H, W faces a difficult decision about what to bid. If E/W are playing stolen bid doubles, doubling 2H would show 5 or more spades. W may be without a bid to respond. If so, W will regrettably pass. So will N. Does E then rebid 2S? I'd advise it. Then S may rebid hearts but W can put E in 4S.

S has an obvious opening lead against of the heart K. E wins with the ace. It's too soon for E to be ruffing E's little hearts in dummy; N will overruff if E tries that. So E must play spades, going to dummy's ace & then finessing E's J. Once E has drawn N's spade Q on the fourth trick, E should set up the club K in dummy by playing E's Q. S wins & plays another heart which is ruffed in W. Then the club K in W can be played to pitch one of E's little hearts. E is left with one losing heart in hand. After playing the club K, declarer leaves dummy trying a diamond finesse which loses to S. S collects one heart winner but that is all. S only gets 3 tricks.

It's interesting to compare hands 3 & 5. In 3, downgrading the doubleton K, J gets E/W too high when E preempts to 4S whereas opening 1NT is likely to keep the contract at a lower level of spades. In contrast, in 5, downgrading the singleton Q & opening 1S makes bidding easier for W when S overcalls 2H, whereas opening 1NT & having S overcall 2H gets in the way for W to respond & complicates the auction for E/W.

<u>Hand 6</u>: E has an unguarded Q & not really good shape for opening 1NT. E can open 1H &, if W doesn't make a forcing bid, has a 2H rebid. However, W will bid 2C (playing 2 over 1 so forcing to game.) E can rebid 2S because, in the 2/1 system, that doesn't show the typical point count for a reverse. W may rebid 3D or just 3NT but it seems too early in a promising auction to sign off in 3NT. When W rebids 3D, E can rebid 3H suggesting a 6 card suit. Then W should put the brakes on & settle for 3NT. Or W could bid 4H. 3NT is a good contract because making 10 tricks in NT will score higher than 10 tricks in 4H. In either contract, "transportation" (getting back & forth from one hand to the other) is going to be important.

If W is declaring 3NT, N doesn't have an obviously good opening lead. Perhaps the best line of reasoning is that leading a minor will go into the minor suits that W has bid. Leading a

singleton might work since W has shown no interest in E's hearts. But E has shown 4 spades & N has 4 also. I think N should lead a spade. W now has to make a plan. Transportation back & forth between E & W hands is difficult. Declarer needs to to try to set up long hearts or long clubs. There are more hearts than clubs in the combined E/W hands so it's better to try to set them up. It would be risky to let the 4 of spades run to W's 9 & 8. W should win the lead in dummy. Strange though it seems, on the second trick declarer should lead a low heart toward the Q in W's hand. The best defense is for S to win with the heart K & play a spade to E's hand (with N putting in the 9 or 10.) Declarer now plays the heart ace putting the Q under it & discovering that hearts aren't going to run. Declarer cashes the heart J & third spade winner in E's hand & leads the club Q from E to finesse unsuccessfully in W. N cashes N's winning spade & has to exit with a club or diamond giving declarer a free finesse in W's hand. If N exits with a diamond, W will win 3 diamonds & 2 clubs. If N exits with a club, W will win 4 clubs & 2 diamonds. On this line of play declarer wins 10 or 11 tricks. But it's not very obvious on the second trick to lead toward the Q in W. Any other line of play that I tried led to declarer encountering transportation difficulties & going down. On the second trick if S ducks so W's Q wins, declarer still only gets 2 heart tricks. When declarer plays a heart on the third trick, declarer will discover that N only had a singleton & so will have to win the heart ace in E. Then do as when S did play the heart K.

Let's go back to the third trick. What happens if S exits with a diamond after winning the heart K on the second trick? Declarer must win with the ace & cash the heart Q. On the fourth trick declarer enters E with a spade & successfully runs the remaining hearts, discarding the 2 lowest diamonds & a club from W. Then declare cashes E's last big spade – discarding another club from W -- & exits to W's 2 aces in the minors for 10 tricks again.

Finally, what happens if S exits with a club after winning the heart K on the second trick? N wins with the K & plays another spade taking away spade entries to E. Declarer can take 2 hearts, discarding a low diamond from W on the second heart. Meanwhile N must make 2 discards neither of which can be a spade; N can safely discard a low diamond for one. N has no discard for the second without setting up a minor suit in W. Declarer cashes W's last big spade discarding from W in whichever suit N hasn't discarded in on the previous trick. Declarer will enter W with E's last diamond. Then depending on what N has discarded, declarer will cash 4 diamonds & 2 clubs or 4 clubs & 2 diamonds, in either case making 11 tricks.

The line of play in 3NT by W is full of ways for declarer to go wrong. The defense may also make mistakes. There will be different outcomes.

Now suppose the contract is 4H by E. S has no attractive opening lead. Whatever S leads, declarer wins. The priority is to take care of E's small spade by playing the 2 top spades & trumping the spade 5 in W with W's heart 6. On the fourth trick declarer leads W's heart Q

losing to S's K. Whatever S exits with is won by declarer & declarer gets to E to continue to draw trump losing a trump to S's 10. Declarer should score 3 spades + one ruff of a spade, 4 hearts, 2 diamonds & 1 club. (All the minors being played from the top.)

Hand 7: There will be 2 passes to N. N has an unguarded K of clubs so the hand would be generously described as having 10 HCPs & a balanced distribution. N should pass. E will bid 1NT even if N aggressively opens 1D. That should end the bidding. S doesn't have the strength to go to 2S or compensating length (6 or more cards) for 2S. If N has opened 1D, S will likely lead a diamond. N wins the ace & then what? Any lead except a spade lets E make 8 tricks off the top. Even a spade works out poorly. N might play a low spade to S's ace who sends a spade back to N, declarer ducking in dummy. N has to play the K or lose the trick to E's 10. (It would be a costly mistake for declarer to play W's Q; then N/S would take 5 spade tricks.) By ducking declarer has a good spade Q in W & the heart K for an entry to dummy to go along with the 7 tricks in E's hand. So N would be better off after winning the first trick not to switch suit but to put E in with a diamond. This fits the adage that switching suits usually causes the loss of a trick. So, let's suppose that N doesn't open the bidding & that E opens 1NT. S would definitely lead the fourth highest spade. Declarer ducks in dummy & N wins with the K & leading back to S's ace. Dummy's Q is now a spade stopper. S can clear the spade Q out (with declarer discarding a low club from E's hand.). Now the diamonds are risky for declarer to play in case S has the ace but it's necessary to get diamonds set up. Moreover, if S does have the diamond ace & 2 more spade tricks, the defenders will only have 5 tricks. E can make 2NT. As the cards lie, N wins the ace of diamonds but S doesn't have a winner for N to lead to. N might hold off taking the diamond ace to see what S signals for. That doesn't matter. E makes 9 tricks, one spade, 4 hearts, 3 diamonds & one club. I don't know why the hand record shows that E can't make even 1NT.

Hand 8: This hand is a messy misfit for N/S. W passes & N opens 1H. E passes. S responds 1S. W passes. N rebids 2H. All pass, S with regret. This is a hard hand to defend without setting up tricks for declarer. E/W have to work out how to take the aces & kings in clubs & spades, as well as for E to get E's hearts while E avoids getting end played (having to lead hearts to declarer.) Should E lead his K of clubs or from his small diamonds? If E leads a diamond N will let the diamond come to N's K. N needs to discard 2 club losers. Should N try to set up discards on S's spades or play trump? If N plays a spade on the second trick E wins with his K. Will E see what N is trying to do & play the club K? & when it wins play his low club to W's ace? This strategy of trying to set up spades on which to pitch clubs will likely not help N. So the alternative when N wins the diamond opening lead is to play trump on the second trick, perhaps the 10 or 9. If a lower heart E can win with a little card. So, if it is the 10, E wins the trick (let's say with the K) & plays another diamond that travels to N's Q. N can play the heart 9 losing to E again (let's say it is the Q this time.) E can play a third diamond to dummy's ace.

Declarer doesn't have a good way to get to N's hand. Suppose declarer leads a club. W will go up with his ace so N doesn't win the K, if N were to have it. W likely will play the ace of spades next. If W plays this way E will eventually get E's Ks in clubs & spades & he can exit with a diamond that N will have to trump. N can play the ace of hearts or try to end play E but N will lose 2 more hearts. Against 2H, E/W should get 2 clubs, 2 spades & 4 hearts, which is what the hand record shows.

<u>Hand 9</u>: N passes. E might optimistically open this flat hand with only 11 HCPs. I expect Es to pass. S will also pass. W could open 1C or W might add the length point for the 5 card heart suit to avoid a rebidding problem. So I suggest opening 1NT which also prevents the opponents from getting into the auction at the one level. N passes W's 1NT & E responds 2C (Stayman.) Thereafter, W will deny a 4 card major & E will raise to 3NT since E has 11 HCPs. It will take good playing for declarer to make 3NT.

N will lead the 3 of hearts from N's robust heart suit. W needs to make a plan. Tricks are needed in both clubs & spades. If W is confident that N has led from a 4 card suit, W can go up right away with the heart ace. Should W work on clubs or spades first? Suppose that W starts with leading the club Q to take the finesse. S should cover with the K to make S's 8 of clubs relevant. W wins the trick with the club ace & should notice that N has played the 10 which must be a singleton. So W can set up 4 club tricks. W needs to find more tricks & spades is the choice. W plays the spade K next & keeps playing them until N takes the ace & runs the hearts. Declarer needs to make discards when N/S are cashing hearts. Declarer can discard the 2 of diamonds from E & a small spade from W if it's still there (i.e., if N didn't hold up N's spade ace for 3 tricks), otherwise a small club from W. Once N/S have cashed out hearts declarer will get the lead again & can make 3NT taking 3 clubs, 2 diamonds, 1 heart & 3 spades.

Hand 10: W has length in the majors but only 5 HCPs. Despite being vulnerable, W could open 2H due to the hand being so skewed. If so, N will overcall 3C & E will jump to 4H. If W passes rather than preempting 2H, N could open 1NT by adding one length point to the 14 HCPs. If so, should E pass or bid 2D? With 18 HCPs & such a good diamond suit, E can bid 2D. S & W will pass. W isn't strong enough to be bidding 2H over E's 2D, especially knowing N has the points to open 1NT. N isn't strong enough to go to 3C so 2D will be the contract. S might lead S's heart singleton. Although S has 4 diamonds they're not big enough for S to win a diamond trick so leading the singleton has merit. N would win with the ace & return the 8 signaling that N has an entry in spades. N might see the club void in W & lead a diamond so that E can't ruff clubs in dummy. That would be a mistake because E can take out trump & then has good hearts to run. When N returns the heart 8 E plays the K & S ruffs. S sends a spade to N & N wins. Having a count on the hearts, N sends N's last heart back to S for S to ruff again. N/S now have 4 tricks. Declarer wins whatever S leads on the fifth trick. The best return by S is a diamond to reduce

dummy's diamonds for ruffs. E wins the diamond & ruffs a club with the remaining diamond in W. Whatever declarer does next, E is stuck with 2 losing clubs for down 1. At trick 5, it would be a mistake for S to play a spade instead of exiting with a diamond because declarer would play the K & discard a club from E. Then another spade is played for E to ruff. E plays the club ace & then plays a low club to be ruffed by dummy. Another spade is played from W & ruffed in E. E's last club is played & ruffed in dummy. Declarer can claim with 3 big diamonds in E.

Let's go back to W opening 2H & E putting them in 4H. 4H is a very easy contract for W to play. If N's opening lead against 4H is a top club, E's ace wins, with declarer discarding a spade from W & then starting to play hearts intending to end in E. If N doesn't take N's heart ace, declarer must stop playing on the second round of hearts so a spade stopper remains in E. declarer then starts running diamonds. N can win the third diamond & cash the ace of spades. If N exits with a big club, declarer ruffs in W, cashes the spade K, & ruffs a spade in E to use E's remaining diamonds to discard losing spades in W.

Finally, let's restart the bidding again. Suppose that W passes & N opens 1C instead of 1NT. With 18 HCPs & at least 1 club stopper E could bid 1NT despite the singleton spade. Then W would transfer E to hearts & they might get to 4H. OR instead of overcalling 1NT E doubles. S passes & W responds 1H. When the bidding gets back to E & E bids 2D, W could rebid W's 6 card heart suit & E would put W in 4H. So there are ways that E/W might get to 4H rather than 2D.

<u>Hand 11</u>: Does S open with 4H with this good heart suit & opening points? If so, W must pass with no good suit to overcall nor the distribution for a double. In 4H S can lose a trick in each suit. If S opens 1H, W has a heart stopper & the HCPs to overcall 1NT. N will probably pass 1NT & E will use some form of transfer to clubs or to either minor. S will rebid 2H. If E's transfer was just to clubs, over S's 2H, W will likely pass. 2H will make 3. It's hard to see a bidding contest getting to 4H although possibly 3H. E/W getting to 5D with only 22 combined HCPs is also unlikely.

<u>Hand 12</u>: W opens 1NT & E transfers to spades. After W bids the 2S transfer, E rebids 3D to show two 5 card suits & good diamonds. When W rebids 3S showing a spade fit, E puts them in 4S. Straight forward bidding.

It would be astonishing for N to make the opening lead a diamond because it's E's suit & W isn't known to have length in it. But if N does that instead of leading a heart or club, W will be held to 10 tricks. After trumping the diamond, S would exit with the K of clubs to show the Q. When N wins the trump ace, N would lead to S's club winner. If N starts with another opening lead, It takes "tricky" playing of the diamond suit to make 5 diamonds & 11 total tricks. A total of 10 tricks will likely be more common. To get 5 diamond tricks, declarer needs

to play the Q as the first trick thereby discovering S's void. On the second diamond W needs to lead the 10 which N must cover with the J & E's ace winning. Then declarer needs to be able to get back to W with the ace of hearts. Then W leads the 8 of diamonds, N covers with the 9 & E wins with the K. now the 7 is good in W & declarer gets back to the last diamond in E by ruffing W's little heart. Declarer can then discard the little club remaining in W on the last diamond in E. If declarer starts diamonds with the ace or K in E, this won't work.

<u>Hand 13</u>: If players keep strictly to the HCP counts, this hand will be passed out. But N has a hand with honours in two long suits, making the "rule" of 20 (HCPs + length in two longest suits equal to 20 or more.) N opens 1H. When E passes, S responds 1S. W has length in the two suits bid by N/S & can only pass, perhaps looking forward to defending a contract in one of the opponents' suits. After S's 1S response, N rebids 2C; E passes. S's second response should be 2NT; bidding 2D would indicate 5 spade cards.

This is a hand in which whichever pair gets the contract, the contract is going to go down. Against 2NT by S, W has a difficult opening lead with no length in the minors & spades having been bid by declarer. W can lead the heart 10 (top of a "broken sequence.") E can win a heart opening with the ace when declarer plays the J or K from dummy. Then E should see the singleton spade in dummy &, recalling that declarer bid spades only once, should deduce that W also has 4 spades. With that insight, E could switch to a spade but E should not lead the lowest spade as E needs to force declarer to play a reasonably high spade. If the Q is led that will force the K from S; if the 8 or 9 that will force the J from S; if declarer ducks in S, E can continue to lead spades. If E initiates spades this way, E/W can get 3 tricks. E/W then must signal each other that they have high diamonds. So it's possible for E/W to get 3 spades, 1 heart, & 2 diamonds with excellent defense.

If, instead of switching to a spade, E continues hearts, returning the 8 (highest of 2 remaining cards), that can eventually force dummy's K but runs the risk of setting up N's fifth heart. W must switch suits if declarer ducks once. The problem is what to switch to. Switching to a low spade (because it is now W who figures out that W & E must be 4/4 in spades) results in S winning with the K over E's Q. Now that S has the lead, declarer can rattle off 5 club tricks but S as well as E & W has to find discards. This creates a problem in S when declarer tries to set up diamonds. If declarer tries to set up diamonds right away saving clubs for later, especially if S leads to N's 10, E will win & E replay spades with S's J trapped by W's ace & 10. With play going along these lines, W will know that E/W have already 2 heart tricks as well as E's K of diamonds so that taking 2 spade tricks & the ace of diamonds will set the contract by one trick.

The last two paragraphs are two scenarios. There are likely others but it is hard to see S making 2NT against reasonable defense.

<u>Hand 14</u>: E passes. S has too many points to open 1NT but not enough for 2NT & so must open 1D. When W passes, N responds 1H. With a pass by E again, S rebids 2NT showing 18-19 HCPs. N raises to 3NT. A straight forward auction.

If W leads a spade (the unbid major) declarer will have 9 tricks "off the top" when E plays the Q & get a tenth when the opps' hearts break 3/3. On the opening lead declarer can put in N's 9 to encourage E to play E's Q. Whether that is done or not it is hard to see an E with the fortitude to duck E's Q. I suppose a wise E, counting up S's 19 HCPs & knowing partner has led a 4 card suit, might duck. If W leads the 6 of clubs (W's "longest & strongest suit"), E's Q will likely force S's ace. (It's a stretch to see S ducking E's Q & covering E's 8 with S's 9 to put S's A J in a tenace position.) Then declarer can see if diamonds might break but will stop after declarer sees that W only had a singleton. Then declarer might cash out the ace & K of spades & play for the hearts to break or be finesseable. In this case declarer will make 9 tricks. I only see 10 tricks making when W opens with a spade & E plays the Q.

<u>Hand 15</u>: S passes. W opens 1D. N passes & E responds 1S. Thereafter W rebids 1NT & E rebids 2H indicating 5 spade cards & 4 heart cards. With a minimum, W should probably pass so 2H by E becomes the contract.

Declarer will lose 2 trump tricks to N. S's opening lead should be the club K which will be won by W's ace. Then declarer can take the first 2 trump tricks. S will have to discard on the second trump lead, preferably a signaling spade. When declarer discovers the bad break in trump, declarer can start to cash diamonds, getting 2 tricks. N can trump the third diamond (with S's diamond 10 becoming high) & play N's remaining trump reducing declarer to one trump in each hand. Then N leads a club to S's clubs. Declarer can ruff in E but must lead from there, stuck with leading from E's spades. Either S with the spade J or N with the spade Q will win & continue playing clubs getting one trick before allowing declarer to ruff the fourth club. Whatever declarer leads from W, S can win. If a spade, S can cash the diamond 10 & lead a remaining small club to N's clubs. On this line of play, E/W get the club ace, the top 2 trump tricks, the top 2 diamonds & 2 ruffs of clubs — down 1.

What if declarer makes a safety play in trump by letting N win the second trump trick when declarer sees S play the 10 on the first trump trick? N can then play another trump to shorten declarer's ability to trump. The outcome will be along the lines described above.

The better strategy seems to be for declarer not to play trump on the second trick but to try to set up spades & spade ruffs. Declarer could lead to either the spade K or 10 in E losing to S's ace or J. Then S would play the club Q trumped by E. Declarer could go to W's diamond K & lead W's last spade losing again to S or to N's Q if E played the spade K the first time around. In either case, S or N would exit with a club that would be trumped in E again. There would

only be the K & a little trump left in E. E could play a third spade trumping in W but N would over trump with the 9. If this is how the play goes, it would likely be better for N to exit with N's last diamond. E would win with the ace & next play the trump K & then the remaining heart to W's ace & exit W with the diamond Q, which N would trump with N's last trump. N has to play a club that can be trumped with W's last heart. W's last card will be a diamond that should lose to S's J. However, S may not have saved the diamond J although S should have kept as many diamonds as dummy.

There are other alternatives that I could explore but I don't see how E/W can score 9 tricks with hearts as trump which the hand record indicates. I don't even see 8 tricks with reasonable defense by N/S. In conclusion, this is a difficult hand to declare. It is even hard to develop a successful strategy with unlimited time to ponder how to play while seeing all 4 hands.

Hand 16: W will open 1C. That will stump N; although N has opening points, the length is in clubs that have already been bid by W. It would be aggressive for N to double intending to bid clubs when the bidding gets back around to N. N will pass. E responds 1S, the longer of E's majors. It would be wildly aggressive for S to preempt 3D. S will pass & W will support spades. Thereafter E/W should comfortably get to 4S (even if E introduces hearts at a later point in the bidding.) Whatever S's opening lead is, E declaring 4S should have no trouble. On an opening diamond lead declarer could play the ace since declarer doesn't need the diamond finesse to make 11 tricks, only losing the offside spade K & the ace of clubs. (Declarer can set up hearts to discard 2 of dummy's clubs but the distribution is such that 2 little clubs will remain in W.) However, many declarers may take the finesse thinking to win 2 diamond tricks to pitch E's singleton club. This doesn't succeed so declarer will lose 3 tricks. A heart opening lead won in E's hand may tempt declarer to try the diamond finesse for a club discard also. A club opening lead eliminates any incentive for declarer to try the diamond finesse.

<u>Hand 17</u>: The bidding on this hand will be straight forward. E will open 1NT; W will respond with Stayman; E will show a 4 card spade suit: & W will raise to 4S. Whatever the opening lead, E may recall hand 15's problem for E in a 2H contract with a bad trump split and the opponents' honours being mostly in the hand with the long trump. This may persuade declarer not to play trump from the top.

S may choose a different opening lead than a club but that is an ok lead; S can lead the club 10 which is the top of a sequence (albeit a low sequence.). Declarer will duck in W. So should N, keeping the ace over the K (so that the ace isn't played "on air") but N should play the J to keep a low club to return to S's clubs. E will win the first trick with the club Q. If E plays spade ace & K from E the contract will go down (& this could be the result at some tables.) Declarer needs to get to W's hand to lead the spade J in order to make the contract. Declarer

can do this by playing the heart ace in E at trick 2 & then lead to the heart K (or Q) in W on trick 3. On the fourth trick declarer starts the spade J. N has to cover with the Q & declarer wins in E with the ace (or K.) To get back to dummy declarer can play the diamond Q which S should cover with the K (which sets up a diamond for N.) Declarer wins the trick in W with the ace. Now is probably a good time to play the heart Q in W to discard a club from E. And on the next trick to lead the spade 9 from W which N should cover with the 10 to set up N's spade 8 as the top trump. Declarer wins this trick with E's spade K & then discovers that S only had a single spade. Declarer needs to be keeping track of the "spots" in spades. Although N has the highest remaining spade, declarer has the second, third, fourth, & fifth highest so the situation isn't awful. On the next trick (the eighth trick) declarer should stay away from driving out N's trump 8 because, after winning, N could deplete declarer's trump in E & W by playing N's last trump so that the contract is in trouble if S gets in to run clubs. Instead declarer can play the diamond Q in E which is a winner. On the ninth trick declarer needs to play the thirteenth diamond. N can trump it with the 2 & play the 8 to reduce declarer's trump to one each in E & W. On the eleventh trick N can play the club ace but declarer can cross ruff on tricks 12 & 13 to make the contract.

The hand record shows that E/W can make 11 tricks in hearts. That seems to be from finessing W's heart 10 on trick 3. It is risky & declarer needs to get to dummy to get started on trump.

<u>Hand 18</u>: It would not be surprising for this hand to be passed out.

One possible scenario is that E passes as E's hand has only 11 HCPs & doesn't meet the "rule" of 20. S passes. Because W is in third seat, W could open 1D anticipating that N may have an opening hand (which N doesn't) to try to get in N's way. If W opens 1D, N will pass & E will respond 1S. When S passes, W will rebid 1NT which will become the contract. A less likely scenario is for aggressive Es to open 1D. Then W responds 1H; E rebids 1S & W signs off in 1NT. The same contract. A variant of the second scenario could be that W, seeing W's weakness in clubs, rebids 2D.

Against a 1NT contract by W, N would lead N's fourth highest club; S would play the ace & return S's J, the highest card of the remaining 2 cards so as not to block the suit. Together N/S will run off 5 club tricks. As N continues clubs, 3 discards will have to be made in E & two in each of S & W. These seem irrelevant to the outcome. Eventually S will win the heart ace & N the spade K setting the contract by 1 trick.

E/W fare no better in 2D by E; this is another hand in this set in which trump break 4/1 & the hand with 4 cards has honours in the trump suit. S will lead S's lowest spade. Declarer will duck in W & N will win with the K. Sitting with 4 high trump cards N doesn't need to lead

the singleton heart for a ruff. On the second trick N could play a spade to W's ace. It would be brilliant for N to switch to a low club but that would be risky. Leading the diamond 7 would also be risky. So, I think N can exit with a spade at trick 2. It doesn't matter because, with reasonable defense, N/S should get one trick in each major, 2 diamonds, & 2 clubs.

In summary, E/W will go down 1 on either a 1NT contract or a 2D contract. Those E/W who pass the hand out will do well.

<u>Hand 19</u>: There will be 2 passes to N. This is another hand that presents the issue of how to count HCPs when there is a doubleton headed by a Q. There is also how to count the spade K, Q, 10, 6. A la Bergen, 3 of the top 5 honours in a 4+ card suit is worth an extra point. So N opening 1NT is reasonable. If so, should S invite or push to game with 9 HCPs? An invitational 2NT seems reasonable which N will pass. Alternatively, if N chooses not to open 1NT but opens 1C, S will respond 1D, N will rebid 1H & S will rebid 1NT which would become the contract. In both cases, N/S don't get to 3NT.

Against 2NT by N, E would lead the fourth highest spade giving declarer a free finesse in N. So declarer would now know that there will be 4 spade winners. Declarer needs to set up diamond winners & so should lead the diamond Q from N. If it holds, N can play another diamond to the K. Whichever pair starts the hearts could set up a trick for the opponents. If W wins the second diamond trick, W could lead a club that declarer could duck in N allowing E to win with the J. E can't exit with a diamond without setting up S's 8 as a winner. E would likely lead back a club giving declarer a finesse in N for 2 club tricks. At this point declarer has 1 spade trick with 3 more to come, 1 diamond trick with at least 1 more to come, & 2 club tricks, enough to make at least 2NT. Declarer can cash out &, as it happens, will get a ninth trick with S's diamond 8.

Against 1NT by S, W could lead the fourth highest diamond. This is a harder hand to play from S because declarer has few entries in S. Declarer should play the Q from N which will win & then play N's last diamond to S's K. If W ducks S's K, strange as it seems, playing S's J will set up the diamond 8. If W wins with the diamond ace, W will likely start clubs. S will duck in N & E will win (as in the scenario above.) E will see the club ace, Q in N's dummy & not want to play a club next. Also seeing dummy's spade holding, E will not want to play spades either. So it's reasonable that E leads the lowest heart which will be won by W's K. W could try to fake declarer by playing another club but declarer should play the Q which will be successful. Then declarer can play the lowest remaining heart in N to set up a heart trick. E may duck, in which case declarer wins the J in S. On the next trick declarer cashes S's diamond J & learns that the diamond 8 is good. On these 2 diamonds declarer discards hearts from N hoping that the opponents' spades will break 3/3. (There doesn't seem to be a way to squeeze E in spades.) Declarer cashes the 3 top spades, making 3 spade tricks, 1 heart, 3 diamonds, & 2 clubs, the

same as in 2NT by N. Going back to declarer's lead of a heart from N to S's heart J, if E goes up with the ace, declarer will have a heart winner in S on which to discard the spade 10 in N for the same number of tricks.

<u>Hand 20</u>: This hand presents the same issue of how to count an honour heading a doubleton. If N opens 1NT, S will transfer N to 2S which will become the contract. If N opens 1C, S will respond with a weak jump shift to 2S.

Against 2S by N, E could lead the club Q from the Q J sequence. Declarer would play S's ace & on the second trick lead toward the dummy's spades taking a finesse with the 10 that will lose to E's Q. Seeing dummy, for the third trick, E should shift to playing the diamond J. W would win & play another top diamond on the fourth trick & lead the diamond 2 on the fifth trick for E to trump suggesting that E try to lead a club back after the ruff. N would win the club & play the ace & K of hearts to get rid of S's last diamond. After that the spade K would be played from N losing to E's ace. At that point declarer could claim because S's spades are now top. 2S makes.

Against 2S by S, W could open with the diamond ace which would win. E has no convenient card to signal for W to continue diamonds. For the second trick W could lead the 10 of clubs which would go around to S's ace, E signaling a preference for clubs. Declarer would lead to dummy's trumps finessing & losing as in the first scenario. E should send the diamond J to W which W wins & then plays a third diamond for E to trump. Thereafter the play should go somewhat along the lines of the first scenario with 2S making.

<u>Hand 21</u>: There will be 2 passes to S who will open 1NT. W will pass. Although N has three 10s to go with one Q & three Js, it is hard to make that out to be worth 8 HCPs. N passes & 1NT by S becomes the contract. W's opening lead is the club 6, with declarer playing low from N. E wins the ace & returns E's last club, S playing the Q & W the K. W sets up W's clubs by playing a high club to signal to E that W has a spade entry. The third trick is won by N's club J. Declarer gets the bad news that the hearts aren't going to run for 5 tricks. It is hard to see how S can get out of this without losing a diamond & heart to E & at least one spade (actually 2) as well as 3 clubs set up in W. When declarer cashes 3 hearts, W can discard 2 spades (signaling again for a spade) & a discouraging diamond. E/W take at least 8 tricks.

<u>Hand 22</u>: E as dealer preempts 2S. S has excellent hearts but 3 losing spades & 5 low cards in the minors. I don't foresee many Ss overcalling 3H. Whatever S does, W should raise the preempt to 3S (using the "law of total tricks.") If S has overcalled 3H, N will go to 4H but I don't anticipate S overcalling. Much as N would like to declare diamonds (having the opponents' ace singleton as well as good diamonds) coming in at 4D is risky. If N does so, S will likely take a chance at 4H. Despite all these maybes, I expect the contract usually to be 3S by E. With

the diamond ace being in front of E's diamond K, E will lose the spade ace, 2 hearts, & 1 diamond. If N/S aren't careful E could use the clubs for discards from E's hand.

If S bids 4H, W should sacrifice in 4S doubled & vulnerable for -200. S can make 4H although it takes careful playing. W's opening lead would be a spade won by N's ace. S has 2 losing spades remaining that must be got rid of on diamonds. Declarer can lead a heart to S's ace. But on the next trick S must try the diamond finesse while there are still little hearts in N to trump a spade continuation. E will win the diamond finesse. E should not play another spade now that diamonds are set up; a spade would be trumped in N & then declarer would come to S's hearts with N's remaining heart to draw trumps & then run diamonds discarding losing clubs from S. So when E wins the diamond K, E must shift to a club hoping that W has some honours there. As it turns out W does have winning clubs & declarer will be forced to trump the third club in S before clearing the opponents' hearts.

If N overcalls 4D & S leaves it there or S raises to 5D, E/W must not attempt a sacrifice. 4D making is less than 4S doubled vulnerable down 1. 5D doesn't make on good defense. With diamonds as trump declarer will lose the diamond K & 2 clubs.

Hand 23: S opens 1C; N responds 1D; S rebids 1S & N should jump to 3D. S has the K of diamonds as well as good stoppers in the other 3 suits. With S having the diamond K in the suit N has been bidding suggests that N has honours outside the diamond suit. So S should be comfortable bidding 3NT. W's opening lead will be the fourth highest heart (not from the top of the Q J sequence since it is only a 2 card sequence.) E will win the ace & continue hearts which will be won by S's K. Then declarer will run diamonds; declarer will need to make 3 discards in S which should be the remaining little heart & 2 little clubs. When it's time to play spades, declarer should start with N's ace & Q & then leading to S's K. Declarer will be pleased that opponents' spades break 3/3 so 11 tricks are taken. What could be different? After winning the heart ace, a crafty E, seeing dummy's 2 little clubs, might underlead E's ace. If so, S would play the J to protect the K; W would win with the Q & send a club back to E's ace. E/W would get 3 tricks instead of 2.

Hand 24: W opens 1C. With all suits stopped including clubs & 17 HCPs, N overcalls 1NT. The big question about this hand is what E will do with 6 hearts but with the K the only heart honour as well as a doubleton J & a doubleton Q. If E passes, S transfers N to 2S. If E responds 2H, S could transfer N to 2S if N/S play stolen bid doubles or use some other transfer convention. S needs some way to get spades bid, if only by advancing them herself/himself. However the hand is bid, N/S should end up in a spade contract, although going to 4S seems unrealistic from S's vantage point. If played by N, E's opening lead could be E's fourth highest heart but, since W opened the bidding with 1C & E only has a singleton club, a more likely choice would be for E to lead the club. If the spade contract is played by S, W will lead from the

top of W's club sequence. Whoever is declarer in N/S will lose 1 heart, 1 club, & 2 diamonds unless E gets blocked in E's hand after winning the diamond Q & has to give a ruff & sluff.

<u>Hand 25</u>: After N passes, E will open 1D as E's hand meets the rule of 20 & is very distributional. W will respond 1H; E will rebid 1S; W will rebid 2C which is fourth suit forcing. With that, E will show E's 3 heart cards by bidding 3H & W will conclude the auction with 4H. Neither E nor W has the points to explore for slam.

A club opening lead from N would be fortuitous allowing 2 spades to be discarded from E followed by a ruff of another club in E. Instead N could lead the spade J, S would win 2 spade tricks & return another one for N to potentially trump which N can do if W's heart 9 isn't played. Declarer needs to set up E's diamonds so on the fourth trick declarer should lead W's diamond Q which N would win. N might return a heart which declarer should win in W, then play a diamond to E's K & trump a small diamond high in W setting up E's diamonds. Declarer should now cash W's club ace, discarding E's last spade. Then declarer should enter E with E's heart ace & Q & finally run diamonds, making the contract.

<u>Hand 26</u>: S's hand satisfies the rule of 20. However, should S open a preemptive 2D? An old rule of thumb is not to preempt in a minor if the hand has a 4 card major. S opens 1D. W has an opener but it is flat so should W double for take out? If W does so, W will be grateful that E responds 1H. Holding 4 spades, S might also double for take out. Rebidding the weak diamond suit seems aggressive. In any case, W can bid 2H.

If W passes S's 1D opening, E has just enough to overcall a balancing 1NT despite apparently not having a diamond stopper. If S passes, W will use Stayman & E will be in 2H again. Whichever way E gets to 2H, E will have a challenge in 2H with the bad break in trump.

A low diamond opening lead from S would be very helpful for declarer but unlikely. S can lead the spade K to set up the Q. S can also lead a more passive club. In 2H by E declarer has 7 obvious tricks when looking at all 4 hands. If S starts with the spade K, declarer wins with the ace & plays the heart K in W, discovering the bad break in trump. Thereafter, perhaps the best line of play is to cash the 2 club winners & exit with a club to put the opponents on lead. In that case S wins. S won't be aware that N has the spade J; S can cash the spade Q which will crash N's spade J. Realizing that N has long trump S might continue spades for N to trump. After trumping a spade, if N plays N's thirteenth club, W will get a cheap ruff & the contract will make. Seeing W's diamonds (W's hand is dummy) isn't more encouraging for N. I suppose N would exit with a diamond. If it is the J, E will cover, S will be forced to play the K & W will win the ace. W's 10 will now be tops. If N plays the low diamond, declarer will duck it to S who has to play the K to W's ace. Declarer could now take the marked finesse in hearts for 2 tricks & cash the diamond Q. Although a challenge this line of play will allow 2H to make.

If S manages to win the contract with 2D, W would lead away from the club K or heart K. If from the club K, E & W can take 2 tricks & put S in on the third trick. If W leads from the heart K, E should play the J if declarer doesn't put up N's Q. S will trump. With either of these openings S needs to find a way to get to dummy & lead toward S's diamonds. Leading to the spade J will do it either immediately if W ducks or later if W goes up with the ace. When declarer gets in N's hand, the J could be led from N. If so, E must cover with the Q; S plays the K & W wins with the ace. Strangely, W's remaining diamonds are winners sitting behind S's diamonds. Instead if declarer plays N's diamond 3, E's 8 will prompt S to play the 9, losing to W's 10. Almost any way declarer plays the diamonds E/W will get 3 tricks & should get the spade ace & club ace & K for down one.

<u>Hand 27</u>: S will open 1C & 2 passes will follow. In the balancing seat, E is too strong to overcall 1NT. Despite having only a singleton heart, E should double, intending to bid NT as cheaply possible when it's E's turn to bid again. S is likely to pass in case the opponents bid hearts. W will then respond 1D; N will pass; & E will bid 1NT. That will be the contract unless S has the nerve to rebid 2H.

If the contract is 1NT by E, S's opening lead will be the heart ace. Seeing the Q in W is not discouraging. S can play the heart K & J losing the J to W's Q but setting up the heart 10. While S is playing the second & third heart, E has to make 2 discards, the spade 4 & diamond 2. On the fourth trick declarer should lead W's club Q which (as declarer will expect) loses to S's K. S can then cash the heart 10 & exit with a spade. N will play N's spade 9 unless W's 10 is played & E will win with the spade ace. On the next trick E leads toward W's diamond Q; on this trick S rises with the K & exits with another spade. E wins the spade with the K (N having played to set up a spade winner.) On the next trick, declarer leads a diamond to W's Q & then comes back to E to cash the diamond ace & 4 clubs, making 9 tricks in total.

If S rebids 2H over E's 1NT, that will likely be the contract as E knows that the point count for W & N must be low. Against 2H, W's opening lead would be a low diamond won by E's ace. E would next play a small diamond which S would win. S then plays the top 3 hearts, losing the third one to W's Q. W could exit with the diamond Q on which declarer would use the last heart in S to trump. S needs to try to set up N's spades. If N's spade 9 is played (on the knowledge that E has most of E/W's points) losing to one of E's top spades, that will set up 2 spade winners in N. When E wins E's first spade, E should take E's club ace since there is a singleton in N. Then E can only take the second spade honour. However, if declarer has played N's spade Q or J that E wins with the ace. E can exit with a diamond that N must trump. With the lead in N, declarer is in a no win situation. If a low spade is played, E can duck to W's 10. If the J is played E wins & plays another spade to W's 10. In 2H N/S make 8 tricks if N's spades are played the "right" way. Otherwise the contract goes down 1.

Finally, if N/S get to a 2H contract, E might put W in 3D because E only has a singleton heart. Against 3D by W, N would lead the singleton club. When dummy comes down W will see the importance of clearing trump & setting up E's clubs. Declarer has to win N's singleton club with E's ace. Then declarer needs to play E's diamond ace & a small diamond which S wins. Thereafter, S could cash the club K & the heart ace because E (dummy) only has a singleton. Then give N a club ruff. In the end E/W must lose a spade, losing 5 tricks in total.

In summary, the contract at most tables should be 1NT by E but there may be a few instances of either 2H by S or 3D by E.

<u>Hand 28</u>: This would be a good hand for W, who is non vulnerable with only 6 HCPs, to open 2D with a decent diamond holding. N passes. With a good spade suit & 17 HCPs, E responds 2S. Do E/W play that the response in a new suit over a 2 level preempt is forcing? If not, 2S will be the contract. If so, with only 2 spades, W will rebid 3D & E should rebid 3S, which should then be the contract.

A less likely bidding possibility is that W passes rather than preempting 2D, in which case, E will open 1S rather than 1NT, having a long, strong spade suit. With no 5 card suit & only 2 hearts, S can't bid a suit or double for take out. E should respond 1NT, hoping for a way to bid a diamond contract. But, E will rebid 2S or might be tempted to jump to 3S, either one of which will become the contract.

When dummy comes down, declarer will see that there's no entry to W except through a ruff of E's third heart. But declarer doesn't need an entry because E's spades don't need a finesse to set up.

Against 3S by E, S can lead a low club. Unless declarer plays W's Q, N should play the J since S's low club indicates an honour in clubs. Starting this way, N/S should take 3 club tricks immediately. If S wins the third trick, S will have no choice but to lead a heart. If N wins the third trick, N is also likely to lead a heart, a medium one indicating no interest in the suit. Declarer should play E's 2 top hearts & try to trump E's third heart in W but S (seeing the level of W's spades) will trump instead with S's spade 9. Then S has no choice except to exit with a diamond. Even if declarer fakes a finesse by playing W's diamond Q, N can't cover & E's singleton ace wins. Now declarer has to play E's spades since those are the only cards E has left losing one spade to S's K. With appropriate defense by N on the opening lead, E/W can only make 8 tricks in a spade contract. Those pairs who somehow manage to stay at 2 will do well. If N miss defends by playing N's club ace on the first trick, E/W will do even better.

<u>Hand 29</u>: This hand has a few possible contract outcomes & the bidding may be cautious since both pairs are vulnerable. N opens the bidding by passing. E has a weak hand that adds to the rule of 20 if the doubleton club K is given 3 HCPs. So, one alternative is that E opens 1H (which I

gauge to be unlikely.) If E opens 1H, S might overcall 2C but that would be aggressive with such weak clubs & honours well placed in other suits for defense; such an overcall is unlikely. With opening points, 4 hearts & a singleton spade, W will force to game in hearts. There are 2 ways for W to do this. If playing splinters, W can respond 3S showing a singleton spade (or void.) More likely however, W will respond with Jacoby 2NT showing 4+ hearts & game going points. E rebids 4H, a sign off; paradoxically 3H would show a stronger inviting W to show features.

Another more likely bidding alternative is that E assesses E's hand to be too weak to open. If so, S has an easy 1C opening bid. With a singleton spade & no 5 card suit, W can neither double for takeout nor overcall a suit. N has just enough to respond 1S, which isn't forcing because N passed originally. With 4 spades & so few HCPs, E isn't in a position to overcall hearts. With the bidding back to S, S has a choice to rebid the 6 card club suit or pass 1S or rebid 1NT. S raising spades to 2S is unlikely as N has only "promised" 4 spade cards. As long as S doesn't rebid 2S, W, with 4 cards in hearts & diamonds, might decide to enter the auction with a double. N has no further bid & E bids 2H. Having 4 cards in spades that N bid should make E cautious despite knowing E/W have 9 heart cards. 2H would be the contract unless S ventures 2S in which case W would go to 3H since W has a singleton spade. However, it's not assured that E/W will be able to find a heart contract. The 4 other possible contracts from the lines of bidding in this paragraph are 2C by S, 1NT by S, 1S by N, & 2S by N.

Play of the hand: let's start with 4H by E arrived at by the bidding in the first paragraph of this section (i.e., no bidding by N/S.) S leads the club 10 from a broken sequence (Q, 10, 9, 8) which is won in E with the K, N playing an innocuous club 3. Since declarer doesn't know how the trump will break & needing to get some of E's spades trumped in W, a spade is led from E on the second trick. S wins with the J & may assess that with all the winning clubs in W, N has only a singleton club. If so, S will lead a club for N to trump with declarer finessing W's J. Having won, N has a difficult choice with what suit to lead on the fourth trick. A trump would be a good choice to shorten W's trump; declarer only has the club ace left in W to discard a spade on. S wins with the heart ace & plays another heart which declarer wins in E. With trump gone from the opponents' hands, E successfully tries the diamond finesse, making 10 tricks.

If E/W arrive at 2H or 3H by E by overcalling N/S's bids. S will lead a low spade to N's ace & W's singleton spade will be seen. With W's holding, returning N's singleton club doesn't look good nor does a diamond. N would do best to lead the singleton club & hope that S has the trump ace &, if so, will return a club for a ruff. Instead, if N returns a trump to reduce declarer's ability to trump E's spades in W, N will miss an opportunity for N/S to get 3 tricks. E/W can be held to 10 tricks.

Next let's look at the play of 1NT by S. W should play a low heart, hearts being the unbid major. E puts up the heart Q. S can duck but E will force S's heart ace on the second trick. S is in a difficult position. Declarer could get 3 tricks by playing to N's ace & then finessing S's J. But S needs to get clubs going so I think most Ss will use the spade ace to lead a club from N finessing the 8. W wins with the J & E/W then cash 3 heart tricks, being careful not to block the suit, with W signaling for a diamond on E's last heart. So, W wins the diamond Q & ace. W can't exit with a diamond & has the club ace that will give E/W 8 tricks but crash E's club K.

Next the play of 2C by S: W would play a low heart with E playing Q & S the ace. Now, more than in the 1NT contract, declarer needs to get to N's hand to start clubs & so will play to N's spade ace on trick 2, followed by N's lone club to S's 10 & W's J. W will exit with a heart to E's K which wins & E plays another heart that S ruffs. S can play a club; whatever the value, W should duck because W will always get the ace. E wins the club with the K & it is time for E to shift to a diamond with W winning the ace or Q depending on whether S plays the K. Now W exits with a heart forcing S to trump. S plays one more club losing to W's ace. E/W now have 5 tricks & W has the diamond ace coming. W could play it next; N's diamonds are set up but S can't get to them so W's better exit is W's last club that S wins but is now stuck with a spade that will lose to E's Q. Played this way, 2C goes down 2.

Now the play of 1S or 2S by N: E will definitely lead the heart K losing to S's ace. Declarer goes to N's spade ace & finesses S's spade J on the third trick, W signaling for diamond. Declarer could cash the S's spade K, leaving E with the Q. Awkward though it seems declarer should play S's diamond K to begin to set up that suit. W wins the diamond & exits with a heart that N trumps. N plays the diamond J (or 10 or 8 as they are now all equal) to drive out the Q. Whatever W exits with, unless it is a diamond, N trumps & starts cashing diamonds until E wins the trump Q. N/S make 8 tricks.

Here is a listing of the points for each contract from N/S's direction:

2H or 3H by E -170 1S or 2S by N +110

-620

4H by E

1NT by S -200

2C by S -200.

<u>Hand 30</u>: E will open 1C. It's unlikely that S would overcall 1S with such a poor suit & so few HCPs. When S passes, W will respond 1H. Despite having such a strong hand N hasn't the shape to overcall or double. E will rebid 1NT, which will become the contract unless N ventures

a double in the balancing seat. Most Ns will chose to defend 1NT. I think it is unlikely that N/S will be able to bid a 2S contract.

S has a good opening lead of the fourth highest spade. N will win with the ace & return the spade 9. Although E's spade K has immediately become a winner, E should hold off winning it until the third trick to reduce N/S's ability to communicate, hoping that both of the opponents' aces are in N. Declarer needs to set up hearts, beginning to play them with E's Q, to drive out the ace. Fortunately, N has it & no longer has a spade to return to S. Now it's N's turn to hold up, playing the heart ace on the third heart trick in order to get a signal from S on that trick that S would like a club lead from N. S gets in with the club ace & takes 2 more spade tricks. N should have been signaling for a diamond while S was cashing the spades. It turns out that doesn't matter because, after cashing the spades S only has diamonds left. N/S get 7 tricks to set the contract.

If S gets to play 2S by S overcalling or N making a balancing take out double, W's opening lead will be the fourth highest heart, which N's ace will win. Declarer next plays N's spade ace & then leads one of N's small spades toward S's Q. E should duck in case W has a winner (as W does, if declarer unrealistically plays S's 10 instead of the Q.) Upon winning the spade Q on the third trick, declarer needs to set up diamonds by leading from S to N's ace & next playing a small diamond. E necessarily wins with the K & then plays the spade K to take a trump out of both N & S. E next plays the heart Q which wins & then another heart which S trumps. Then S gets back to playing diamonds losing to W's Q. W likely exits with a heart that S ruffs with S's last trump. However, W might try a club which S will win with the singleton ace. In either case, now S's hand is good. In a spade contract by S declarer should lose one spade, one heart, & 2 diamonds.

<u>Hand 31</u>: There will be 2 passes to N so N will open 1D. Although E has strength in the majors, they only amount to 10 HCPs. E doubling for takeout is risky. Whether E doubles or not, S responds 1S. If E has passed, W won't try 2H (the higher ranking of W's two 5 card suits) with an active auction underway by N/S. When W has passed, N will rebid 1NT or, if scared by how few HCPs there are in N's majors, N will rebid 2C. When the auction gets back to S, with no HCPs in hearts, S will place the contract at 2D by N.

A diamond contract is straight forward. Declarer can't help losing 2 hearts & one spade, holding the spade losses down by leading the spade J out of N, forcing E to split E's honours.

What happens if E doubles N's opening 1C bid? S still bids 1S, but W can now foresee a heart contract & advance 2H. Now there will be a very vigorous auction. N can make a support double in support of S's 1S response. Then E can bid 3H in support of W. Where such a

contested auction will end is hard to anticipate. If the contract is in spades by S, S will lose 2 hearts immediately when E/W begin by playing hearts. Whoever wins the second heart (E or W) should play a third heart. Although this seems to give declarer a ruff & sluff, declarer has nothing to usefully discard from S's hand. So declarer trumps the third heart in N's hand & on the fourth trick leads N's spade J. E splits E's spade honours, playing the Q & S wins with the ace. On the fifth trick declarer plays a low spade from S to N's 9 to take out E's spade K. Upon winning the spade K, E can lead another heart which declarer must trump in S because N's spades have all been played by now. Declarer can play S's spade 10 to take away E's lowest spade but E's spade 8 thus becomes a winner. Declarer playing diamonds isn't a solution because E will get to trump a diamond. Thus E/W should now get 2 spades to go with 2 hearts, holding a spade contract to 9 tricks.

It would be a mistake for W to try to set up W's clubs by making the opening lead the club K. Declarer would win with N's ace & on the second trick lead the spade J that E would cover with the Q & S would win with the ace. Declarer would then take out E's K by playing to N's 9. E could continue with a low club on the fourth trick with declarer trumping in S. Declarer then goes to N's diamond ace & leads N's last spade (the 3) trapping E's spade 8 & 6 with S's 10 & 7. With E's spades successfully drawn, declarer can cash N/S's diamonds making 10 tricks -- 4 spades (one by trumping a club), 5 diamonds, & one club.

Against a heart contract by W, N/S will get 2 diamonds plus the aces of spades & clubs, holding a heart contract to 9 tricks but if N/S play the club ace soon enough & in a manner that lets N know that S can trump a club continuation S will get a ruff to hold the number of tricks to 8. Sacrificing in 4H (for -100 match points) is better than letting N/S play 3S. If E/W do bid the 4H sacrifice & thus persuade N/S to go to 4S, it will turn out badly for N/S if E/W forcefully play hearts as above, with N/S's score going from positive to negative.

<u>Hand 32</u>: There should be 3 passes to S. Even in third seat, E is too weak to open 1H. If E does so, S will overcall 1NT. Most likely S opens 1NT without E bidding. W will pass S's 1NT & N, holding 9 HCPs, will respond with an invitational 2NT. With 16 HCPs it will be a difficult decision for S whether to go to 3NT. I expect most Ss to go.

W has no guidance from the auction to decide whether to lead from spades since N/S haven't looked for a contract in the majors or to lead a diamond from the longer but weaker suit. Suppose W does lead the spade 2 so declarer gets a free finesse in S's hand. S wins with the J. Clubs look poor for declarer if the ace isn't on side but suppose that S tries. E wins with the ace but doesn't know that declarer has gambled on the club ace being in W. A heart lead from E is out of the question with the 10 in N's dummy. E may see E's last spade as a lesser of evils. If so, S will play the 8, W will cover with the 10 & N will win with the ace. Declarer is not going to get more than 3 spade tricks on this line of play. What I expect after W's opening

spade lead is that declarer drives out the diamond ace by playing to N's Q, losing to E's ace. E should passively exit with a diamond anticipating that S may be setting up a longish diamond suit. Wiggle or squiggle, I don't see declarer getting more than 3 spades, 3 hearts, & 1 diamond on an opening spade lead against patient defense by E/W. Declarer will certainly try for hearts to split but when W shows a singleton on the second trick, declarer will know that won't work & would set up hearts in E if S's third big heart is played.

If W's opening lead is a diamond, declarer won't get the free spade finesse & will have to try the finesse from N, losing to W's Q with W's 10 remaining a stopper. E will play the ace on W's opening diamond & lead E's diamond 7 on the second trick to S's K. On the third trick, declarer goes to N's spade ace & on the fourth trick tries to finesse S's spade J, losing to W's Q. W exits with a diamond to N's Q, hoping to be able to get back to W via the club Q or spade 10. Declarer will be in N after winning the diamond Q; declarer will need to make a discard from S's hand; a little spade would be best. Declarer can go from N to S's hand using S's spade, which would force E to find a discard, or declarer could go from N by playing a low heart on which E should play the 8 or 9. Declarer will squirm to find a way to make more tricks, perhaps leading from S to N's K which loses to E's ace or playing S's hearts for a drop. Although declarer gets 2 diamonds if W's opening lead is a diamond, declarer gets one less spade; still only 7 tricks in total -- 2 spades, 3 hearts, & 2 diamonds.

Best wishes for a peaceful, successful, & healthy 2025!

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