

Junior Fund Game #1

Friday Afternoon – Jan. 19, 2024 – Set 237488



Analysis by Ethan Wood



Ethan Wood is currently a senior at Purdue studying aerospace engineering. He grew up playing bridge with his family and played my first duplicate game with my grandmother when he was 14. With help from many mentors and partners he was able to learn fast and has been competing seriously and playing professionally since 2020. Through COVID he was glad to be able to travel to many tournaments and NABCs, collecting many regional wins and several overall finishes in NABC events. After graduating he will be working in the aerospace industry for defense contractor L3 Harris. Outside of bridge he enjoys playing tennis, golf, piano, violin and occasionally playing poker

Board 1

North Deals
None Vul

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

After a 1♣ opening and a 1♦ overcall by East, South should still respond 1♥, as passing will never allow N/S to compete appropriately. West can raise to 2♦ and North will eagerly compete to 2♥. East will try 3♦, and at this vulnerability, North could try competing to 3♥. E/W might be tempted to compete to the four level, but East has six losers and West's lack of shape and badly positioned ♣K should deter them from trying 4♦. West will lead a diamond and East should switch to a trump at trick 2. Declarer should duck the first round of hearts to maintain control of the hand. If hearts are continued, declarer can now pull the remaining trumps ending in South. With no more entries, declarer should play a club toward the ♣J and then cash the ♣A, hoping West started with only two clubs. Once the ♣K does not drop, declarer will always lose two spades, a heart, a diamond and a club for down one.

Board 2

East Deals
N-S Vul

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

West opens 1NT and East can look for a major fit bidding 2♣. Sometimes with 8 HCP, one should pass 1NT, however with a good five-card suit, East should continue bidding. West will show their four hearts and now East must bid 2NT. With most 16-counts, West should accept the invite as they want to be in game with 24–25 HCP combined. North might try leading a club instead of their fourth-best ♥6 as West showed length in this suit. On a club lead, declarer can take run their five diamond tricks and then work on a major suit. Playing towards the heart honors works well instead of immediately guessing what the spade position is, as this puts N/S on lead and will setup a heart trick when the heart honors are split or both onside. If West can find 10 tricks, they will have played the hand very well.

Board 3

South Deals
E-W Vul

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

South opens 1♠ and North has enough to game force. Playing 2/1, some partnerships like 2♦ and 2♥ to promise a five-card suit, therefore 2♣ is a “catch-all” bid that can be bid on as little as two clubs. South will rebid 2♥ and North can raise to game. On this auction West should find a passive diamond lead. After winning the ♦9 in hand, South should plan their play carefully; the spade suit looks unlikely to set up, and so declarer should try to score club ruffs with their four small hearts. The ♣A should be cashed at trick 2 and then declarer can try a double heart finesse. When this holds, they can ruff a club, take another finesse to the ♥Q, and ruff the last club. Declarer should now try to cash their diamonds. If West ruffs in, they will be ruffing with a natural trump trick. While double dummy shows 4♥ making, realistically many pairs will struggle and go down.

Board 4West Deals
Both Vul

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

East opens 1♠ and South can double. With four trumps and well-placed values behind South, West needs to make a limit raise. Many partnerships keep Drury on over a double; this would allow East to show they have a full opener and West can push to game. South will likely lead a passive club, unfortunately finessing their partner. Declarer can now pull trumps and pitch a heart from dummy on the established third club. This will yield only a diamond and trump loser for +650.

Board 5North Deals
N-S Vul

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

South opens 1♣ in third seat and North does not have enough to bid. East doesn't like their hand, but should balance with a double; what if partner has a stack of clubs and is making a trap pass? East is short in clubs and can support any suit. Additionally, East is a passed hand so West will know they can't have many points. After a double, West will bid spades and when it comes back around, South may try bidding 1NT. This bid shows a balanced hand with likely 18-19 HCP. Against 1NT, West will likely lead the ♠3. When East does not produce the ♠K, declarer should infer that the spade honor is on their left. Declarer should play a club towards the board driving out the ♣A. When East returns a spade, declarer needs to play the ♠A. A simple rule when declaring is "never take a losing finesse!" When diamonds are played and West takes their ♦K, they may try cashing the ♠K now which would now give declarer three spade tricks and allow them to make 1NT. Otherwise, careful defense by E/W can set the contract.

Board 6East Deals
E-W Vul

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

After West opens 1NT, North should think about entering the auction at this vulnerability. If they can show both majors (which does not need to promise equal length), South will happily place the contract in 2♠.

After cashing the ♦A on lead, West might try switching to a heart. Declarer will have an easy time pulling trump, and with the 2-2 break, has no problem ruffing out all their losers. Declarer can dump a club on their third heart trick and so will only find three losers for +170. Unfortunately for N/S, West can only take five tricks in 1NT because of the 4-1 diamond split and so other N/S pairs might collect +200.

Board 7South Deals
Both Vul

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

After South opens 1♦, North has few options but to bid 3NT. Starting with a 2♣ game force is OK but will give the opponents more information which may help them on lead or during the defense.

On a spade lead declarer will recognize the immediate spade threat, however, still needs to win the first spade trick. That way their ♠10 has a chance to take a trick later. With nine diamonds, North should follow "eight ever, nine never" and decline to finesse. Unfortunately, that won't work here and when East gets in, they will continue spades and knock out the ♠10. Declarer will find themselves one trick short, and as long as East safely pitches a heart and the ♣J on the dummy's remaining diamonds, the contract will fail.

Board 8West Deals
None Vul

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

Opening hands with five clubs and four diamonds are always tricky to deal with. If North opens 1♦ and rebids 2♣, their partner will expect longer diamonds. Therefore, it is usually right to open 1♣ and rebid 1NT when they can't support partner. After 1♣-1♥-1NT, South needs to make a forcing bid. With such a good heart suit, slam is not out of the question. South should use new minor forcing to check for a 4-4 spade fit or 6-3 heart fit. Once North denies any major cards, South can give up on slam aspirations and sign off in 4♥.

West should be able to find a diamond lead, the unbid suit, which applies a little pressure on declarer. The best play for South would be to win the ♦A, play a club to their ace, cross to dummy via the ♥J, and now cash the two club honors pitching a diamond and spade. It's unlucky that West will ruff in, but now declarer only has to lose two tricks in addition to the ruff for +420. Only double dummy can take 11 tricks, knowing about the positioning of the ♠A.

Board 9North Deals
E-W Vul

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

East has 22 HCP, but opening 2♣ can make it difficult for East to show their two-suited hand. After 2♣-2♦, East now needs to bid 3♣. If West bids 3♥, East has to bid 3NT and can't show their four-card spade suit. A better approach would be to open 1♣ and follow up with a 2♠ reverse which perfectly describes East's shape. Don't worry about 1♣ being passed out and missing game; when hands are distributional, players bid more aggressively, so it's very unlikely that the hand will get passed out. Regardless of the opening bid, E/W should be able to navigate towards 3NT on this layout.

Against this contract, South might try leading a heart as they know declarer will be short. After winning a heart lead with the stiff ♥J, East should refrain from touching the heart suit again. With only one dummy entry, going after hearts will be fruitless. Instead, declarer should try to establish their fifth club hoping clubs will break 4-3 (62% of the time). With no threats in other suits, declarer can safely take a diamond finesse and find 10 tricks for +630.

Board 10East Deals
Both Vul

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

After East opens 1♥, South can positively value their void and make a light takeout double with their perfect distribution. West can always show heart support later, and so should start with a 1♠ response. North might try to compete now with 2♦. East very likely has eight tricks on their own and so can almost bid game on their own knowing partner has some values. A jump to 3♥ showing 16-18 would not be unreasonable either. Either way, West will always ensure game is bid. Without knowing they're in a 10-card fit, it's hard for N/S to find a 5♦ sacrifice.

4♥ is an easy contract to play and as long a club finesse is taken, 11 tricks are always available.

Board 11South Deals
None Vul

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

South should pass in first seat with a bad 11 count. Opening distributional hands light can work well, however opening flat hands light is a recipe for reaching bad games and slams. When North opens 1♥, South can now show a limit raise with Drury. North can easily accept game and should rule out making a slam try, downgrading their hand slightly because of the singleton ♦K. If the ♦K was instead placed in the club suit, this hand would be much more powerful and could be capable of making slam opposite a limit raise.

After a minor suit is lead, declarer can pull trump and cash both A-K's in the black suits hoping to see a Q drop for an overtrick. +420 will reward pairs who do not look for slam.

Board 12West Deals
N-S Vul

♠ AK	♠ Q 9 4 2	♠ 10 8 5 3
♥ 10 6 4	♥ J 9 3 2	♥ 8 7
♦ K J 9 8 6 3	♦ Q	♦ 7 4
♣ 5 2	♣ A Q J 6	♣ K 10 8 4 3
	♠ J 7 6	
	♥ AKQ5	
	♦ A 10 5 2	
	♣ 9 7	

West's distributional 11 count should be opened 1♦ as it is too strong to preempt. North can make a takeout double and East is too weak to act. South will now know they need to be in game, however it is not guaranteed that North has four hearts and so South should first start with a 2♦ cuebid to learn more about partner's hand. North can now bid 3♦ to tell their partner they have equal length in the major suits allowing South to bid 4♥.

Against 4♥, West will want to lead out their ♠AK, switching to a club at trick 3, hoping to get to partner. North should rise with the ♣A seeing the possibility of East giving West a spade ruff. Declarer can then safely pull trumps and as long as they split 3-2, South can score two spades, five hearts (using a trump in each hand to ruff a club and diamond), one diamond, and two clubs for +620.

Board 13North Deals
Both Vul

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

After three passes, West will consider passing out the board with such a flat hand. However, the rule of 15 is met (HCP + # of spades), so West can open 1♣. North will overcall 1♦ and East can respond 1♠. South can't compete and West will rebid 1NT to end the auction. North should lead their ♦Q, top of an interior sequence to establish the rest of their suit and West will have to take their ♦K on the first trick. Declarer should now work on spades playing the ♠A and then a low spade to the ♠10, setting up the suit when spades behave 3-2, or when North has four with both spade honors. However, when North does not follow to the second spade, declarer should change their plans and go after the club suit. Without the ♣10, it is right to play a low club to the ♣J, and then cash the ♣A, hoping South has a doubleton club with the king. When South's ♣K crashes, declarer can now take seven tricks to make their 1NT contract.

Board 14East Deals
None Vul

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

After 1♠-2♣, East has a problem bidding 2NT with two small hearts and so must either rebid their spade suit (if that does not promise a six-card suit), or bid 2♦ on a three-card suit. After West rebids 3♣, East now has a dilemma. They could raise clubs, however this would bypass 3NT which might be the best matchpoint contract. To find out about a heart stopper, East should bid 3♥; when the fourth suit is bid in a 2/1 auction this usually denies a stopper and asks partner to bid 3NT if they can. Here, West will have no problems bidding 3NT. Given a heart lead from North, West should hold up one round, in case hearts are 5-3. With plenty of dummy entries, it is a slightly higher percentage play to take two club finesses, first towards the ♣J and then again towards the ♣10. This will guard against South having three or four clubs with both club honors. Unfortunately, it will lose against the specific case when North has exactly ♣K Q doubleton, which is the layout here. Because hearts split 4-4, E/W will lose two hearts and two clubs for +400.

Board 15South Deals
N-S Vul

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

West opens 1♠ and North should not interfere at unfavorable vulnerability. East will game force with 2♥ and now West can raise. Now East will start to look for slam, asking for aces. If E/W has void responses in their system, West can show an odd number of keycards with a void in diamonds by jumping to 6♦ over the keycard ask. 5NT would show an even number of keycards with an unspecified void. East now can signoff in a small slam noting the wasted diamond values opposite partner's void.

With the lead of a spade honor, declarer can just pull trumps and setup a spade trick to pitch the ♦Q. Any other lead, declarer can simply ruff one diamond with a trump in dummy and concede a spade at the end to make six.

Board 16West Deals
E-W Vul

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

East should open 1NT even with five spades and West will transfer to hearts. Against 2♥, South will be stuck between a low spade and low diamond lead; a big advantage to opening 1NT with five-card majors is that it gives opponents less information on opening lead. On a spade lead, declarer can dump a club loser and will be able to pull trumps eventually losing just one club and three trumps for +140.

Board 17North Deals
None Vul

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

North opens 1♦ and East needs to decide how many spades they want to bid. With five losers, 4♠ is an appropriate bid. If partner comes down with a few well-placed honors, 4♠ has a good chance of making. If partner has very little, then it is likely the opponents will have a game and 4♠ will be an effective preempt. After 4♠, South will have to pass and North will have to make a guess. With such poor spot cards and so many losers, South needs to offer a lot of help to make a game. If they do have game, then partner probably has values in hearts which means East will have few tricks outside of their spade suit. Therefore, doubling 4♠ is the best option as N/S should be happy taking a plus score. Double here is always flexible and can be pulled if South is distributional with few points. South knows their partner cannot have spade cards and so should only pass when they have defensive values and no long suit. South will leave it in on this hand and the defense will be able to cash five tricks if they are careful. +300 will be a great score for N/S over other pairs who will be too afraid to double.

Board 18East Deals
N-S Vul

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

East opens 1♥ and South cannot quite make a takeout double with only two diamonds. At unfavorable vulnerability it is best to pass and see how the auction develops. West should start with 1NT playing 2/1 and East will have to rebid their three-card club suit. Now when West jumps to 3♥ to show exactly a three-card limit raise, East can raise to game with a maximum opening. South now has a very unattractive lead problem and likely must settle with a low spade lead. Declarer will win this on the dummy, cash the ♥K, and try a heart finesse. When South wins with the ♥Q, they should exit with their last trump to get off lead. As long as South ducks a low club lead towards the ♣K, they will set this contract down two. East rebid 2♣ on the auction so there is no rush playing the ♣A.

Board 19South Deals
E-W Vul

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

In an uncontested auction, 1♦-1♠-1NT, East does not need to checkback for majors and can bid 3NT (or invite to 2NT if partner likes to open light; here West will accept 3NT). On a fourth-best ♣6 lead, South is only able to hold up one round. To make their contract, West must hope that either clubs are splitting 4-4, or that they can take five diamond tricks, which is only possible if North has both diamond honors. Therefore, they should attempt a double finesse in diamonds, running the ♦10 towards dummy. When it loses to South's ♦K, declarer will receive the bad news in the club suit and will have to concede down one.

Board 20West Deals
Both Vul

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

West meets the rule of 20 (HCP + two longest suits) and should open 1♠. East can scrape together a 1NT response and now South does not have a bid to make. West will rebid 2♣ and when East passes, South would do well to make a takeout double. Letting the opponents play 2♣ probably will not yield a great result, and so North should take their chances with a double. When North bids 2♥, East might be tempted to compete to 3♣ but given the vulnerability, it would be safer to pass. After winning the ♠Q lead in 2♥, declarer will cash their ♥KA and should then stop pulling trump. If South immediately goes after diamonds now, they may be able to set up a spade pitch on the dummy's last diamond allowing declarer to make four. Any E/W pair allowed to play in 2♣ will get a great score.

Board 21North Deals
N-S Vul

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

East opens 1♦ and South should overcall 1♥ as preempting 2♥ is too dangerous at this vulnerability. West can bid 2♣ and now East should bid 2♥, asking partner to bid notrump if they have a heart stopper. With a double stopper and a good source of tricks in clubs, West might try bidding game with 3NT. North will lead the ♥Q and West can safely duck one round. On the ♥J continuation, declarer can take their ♥K and notice that their heart suit spots have been promoted. Immediately playing a third heart, forcing out the ♥A will result in a 10th trick instead of trying the diamond finesse which is likely to be offside. Now declarer can take six clubs, two hearts, one spade, and a diamond for +430.

Board 22East Deals
E-W Vul

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

East opens 1NT which will get passed out. The ♠J lead will seem beneficial for declarer at first, but once declarer drives out the ♥A, North will start working on the diamond suit. From five diamonds to the A K J, declarer should play a low diamond to start. Cashing the ♦A K is a problem when declarer has Qxx or Qxxx because once North's diamonds are setup, they have no entry to run their diamonds, and partner will be out of diamonds as well. Playing a low diamond first ensures that partner will be able to return a diamond if declarer takes the first diamond trick with the Q or 10. On this layout, N/S will take their six tricks right away as long as South properly unblocks their diamond suit.

Board 23South Deals
Both Vul

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

West opens 1NT and East will transfer to spades and then rebid 3NT. This will offer West a choice of games and allow West to correct to 4♠. Against 4♠, Leading either a low diamond or heart is normal and will lead to the same result. Declarer has no reason to take a spade finesse and so will lose a spade and two clubs for +620.

Board 24West Deals
None Vul

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

After West opens 1♣, North first starts with a power double which South will respond to with 1♦. Now North can rebid 1NT which shows 18-19 points and a balanced hand. South only has a few points, but with all of their values concentrated in a five-card suit, they owe their partner an invite with 2NT. With nice honor holdings behind the opening bidder, North will accept game. Because South did not respond to the double with a major suit, East might try leading a major suit. If East finds a spade lead, E/W will probably be able to hold the contract to 9 or 10 tricks on good defense. On any other lead, North can try all the finesses which are marked to be onside and take either 10 or 11 tricks.

Board 25North Deals
E-W Vul

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

North passes and in second seat, East should not preempt with 6-4 in the majors. South opens 1NT and now North will use Stayman. East would like an opportunity to show the majors, but should keep quiet once N/S begins looking for a major fit. South will respond 2♥ and North will close out the auction with 3NT. Winning the club lead in declarer's hand, South should try working on the diamond suit. Once the ♦J is found to be onside, declarer can try the heart finesse later on and take three heart tricks when the singleton ♥10 appears. This will give declarer 11 tricks for +460. Only a spade lead can hold this contract to 10 tricks.

Board 26East Deals
Both Vul

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

West can open 1♣ in third seat and North will have to start with a double. East might try responding light with 1♦. If East chooses to pass, South will have to bid a three-card suit and should pick the lower suit, 1♦. Regardless of what happens, North will jump to 2♠ at their next opportunity showing a powerful single-suited hand. South is obligated to raise with three-card support and North will accept game. Against 4♠, East will probably lead a low club; when declarer plays low off the dummy, it is crucial that West understand it is right to play the ♣10. The lead of the ♣2 indicates that East has one or three clubs (not high-low), and they will never underlead the ♣A. Therefore, if declarer has a singleton club, it must be the ace, and if declarer has ♣A J 9, playing the ♣K immediately sets up all the club tricks. To make 4♠, declarer must lead hearts out of his hand, attempting to use dummy's trumps to ruff as many hearts as possible. Even if E/W switches to a spade, North will have the tempo to ruff out the ♥AK, and only lose two hearts and a diamond. The only way to set 4♠ it for East to immediately lead a trump.

Board 27South Deals
None Vul

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

In a straightforward auction 2NT-3♦; 3♥-3NT, West will now correct to 4♥ establishing the eight-card heart fit. North will likely find a spade lead, which declarer wins in their hand. Before pulling trump, West should cash the ♦A and continue diamonds to ensure they will score a diamond ruff. Then, declarer can pull two rounds of trump stopping once the bad split is discovered. Now, West should run their spades, and because the suit splits evenly, South will be forced to trump the last spade with a natural trump trick or simply discard. Now declarer will only have two trump losers and one diamond loser for +420.

