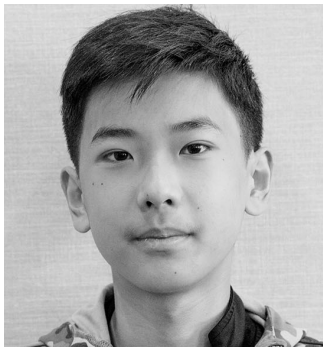


# Junior Fund Game #2

Monday Afternoon – Aug. 19, 2024 – Set 281315



Analysis by Darwin Li



Darwin Li is a high school senior in Toronto. A member of Canada's Junior training program, he was mentored by the late Eric Kokish between 2019 and 2023. He has two gold medals in transnational Under-16 events at the 2022 World Youth Teams Championships in pairs and teams. He is the 2024 King of Bridge. He is also a neuroscientist who has published peer reviewed research.

## Board 1

North Deals  
None Vul

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



After a 1♠ opening by North, East will enter the auction with 2♥. South has enough for a constructive raise to 2♠ and West, with 8 good HCP and heart support, should compete to 3♥. North is a little short of a maximal double and should instead settle for bidding and playing 3♠ in the nine-card fit.

On this layout, 4♠ makes on every lead but a diamond because the clubs split 3-3 and the ♠Q drops. North must be mindful of entries, though, and should cash the ♠A to minimize the possibility of a defensive club ruff. Then, a heart should be immediately played up to the ♥K. This is necessary if trumps break 3-1 or worse. North still maintains an entry to dummy with the ♠K and can discard a diamond on the ♥K. On a diamond lead, however, the contract is held to nine tricks, as the defense will cash their diamond trick upon winning with the ♥A.

## Board 2

East Deals  
N-S Vul

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



It is quite difficult for E/W to reach any of their cold games on this deal. East opens 1♣ and South overcalls 1♥. West and North both pass while East reopens with a double. West can then try 3♦, which becomes the contract.

North will lead a heart, and depending on what South switches to, the contract is either cold for 10, 11 or 12 tricks. All lines should have declarer taking the ruffing finesse in clubs to discard spade and heart losers. A spade return is best by South to knock out dummy's entry. The double-dummy play to make 10 tricks is now to cash the ♣A K and try the ruffing finesse in clubs, using the ♦K if South covers with the ♣Q. If South doesn't cover, a spade is pitched from declarer's hand. North can ruff and take a spade trick, but West can take the rest, ruffing a club with the ♦K, drawing the now 2-2 trumps and ruffing a heart to get on the board, where the last club is now a trick.

## Board 3

South Deals  
E-W Vul

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



North opens 1♦ and East overcalls 1♠. South should double here to show four cards in hearts in order to avoid the E/W taking over the auction. North will bid 2♦ followed by East's continuation with 2♠. South now passes and North should compete to 3♦, which becomes the final contract. 3♣ is another option for North, but with such solid diamonds, it can easily be worse.

3♦ is easy to play with both heart honors onside for the double finesse and the suit splitting 3-3. N/S will lose two clubs and a heart, making 10 tricks. A defensive club ruff doesn't change anything since E/W has two natural club tricks anyways.

**Board 4**  
West Deals  
Both Vul

♠ A Q 10 3	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ J 2
		N									
W			E								
		S									
♥ J 4 3		♥ K 10 9 2									
♦ Q 9 7 6	♦ A K 10 5										
♣ K 7	♣ J 9 2										
	♠ 7 5 4										
	♥ A Q 8 7 5										
	♦ 3 2										
	♣ Q 8 4										

E/W should reach 3NT after a constructive auction perhaps involving fourth-suit forcing to game or conventional gadget. After a common fourth-best club by North, South must duck whatever dummy plays. Upon winning with the ♠K, North plays the ♣A dropping West's ♣K. The defense will then take two club tricks, two heart tricks and a spade for down one. If South is on lead, they may also lead clubs, the unbid suit, and the same thing happens once North ducks the first round. This play is easier to find when ♣K 7 is in dummy.

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

♠ K 3	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ 9 8 6
		N									
W			E								
		S									
♥ Q 10 6		♥ 9 8 4									
♦ Q 10 4	♦ K J 9 5 2										
♣ J 8 7 6 2	♣ K 5										
	♠ A J 10 7 4										
	♥ A K 3										
	♦ A 6										
	♣ Q 10 9										

It should be a straightforward auction to 4♠ for N/S after a 1♠ opening by South and a constructive raise by North. In 4♠, North has a loser in every suit for down one. Hearts splitting 3-3 is also unhelpful for North, as long as the defense attacks diamonds in time.

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

♠ 10 4 3	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ K Q 9 6
		N									
W			E								
		S									
♥ J 9 5 4		♥ K 10 7 2									
♦ J 7 6 3	♦ Q										
♣ Q 2	♣ A 10 4 3										
	♠ A 7 5 2										
	♥ A Q 8 6										
	♦ 9 8 4										
	♣ 8 5										

East opens 1♣, which should be passed by both South and West. Some Norths will choose to pass in the balancing seat, which could be quite profitable given the vulnerability. 1♣ is hard to play as the declarer. A diamond lead is best by South, and North should switch to a heart after winning the opening lead. South wins and continues diamonds, tapping declarer. Declarer now can limit the contract to down three by playing a spade (best is the ♠K or ♠Q). South now must win with the ♠A and cash the ♥A, allowing North to discard his ♠J. The defense then continues diamonds, which forces the declarer to ruff. Another spade is played, ruffed by North. At this point, North is left with ♣K J 9 7 while East only has his ♣A left. A low club by North once they get in with a major-suit ruff forces out the ♣A. North then takes the last three tricks as his ♣K drops the ♣Q from dummy and his diamond is good. Down three for +300 is a good score for N/S because they are not cold for any game.

**Board 7**  
South Deals  
Both Vul

♠ 6	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ K J 8 7 2
		N									
W			E								
		S									
♥ K 10 9 6 5		♥ 8 3									
♦ J 8	♦ A 10 5										
♣ K J 7 4 2	♣ A 9 5										
	♠ A 4 3										
	♥ Q J 7 2										
	♦ 7 4 2										
	♣ 8 6 3										

North opens 1♦ followed by East's overcall of 1♠. South can choose to make a negative double, but with only 7 HCP and 3-4-3-3 distribution, passing is usually better. Regardless, West will bid 2♣ which is raised to 3♣ by East. North does best to lead the ♦K, which is won in dummy. A heart is immediately played up to the ♥K. North wins and plays a spade, won by South. N/S then can take one more heart and diamond resulting in nine tricks exactly for E/W unless West misguesses the ♣Q. It is correct to cash the ♣A K because South has shown up with the ♠A and ♥Q J. North must have the ♣Q to have enough points for the opening 1♦ bid.

**Board 8**West Deals  
None Vul

♠ K Q 9 7  
♥ K 7  
♦ J 10 8 6  
♣ K 8 3

♠ 5 4 2  
♥ 8 5 3  
♦ A K Q 4  
♣ A 6 5



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

♠ J 3  
♥ Q J 10 9 6 4  
♦ 9  
♣ J 10 7 4

E/W should arrive at a calm 2♥ after West's 1♦ opening. East, who has a minimum response, should reply 2♥ as a signoff and to convey no intentions of going to game.

In 2♥, E/W should have no trouble taking eight tricks. South will likely lead a diamond, won by North, who continues another round to be ruffed by East, the declarer. Losing two clubs is likely unavoidable on this layout, so the defense will take a spade, a heart, a diamond, and two clubs. 2♥ just making.

**Board 9**North Deals  
E-W Vul

♠ 10 3  
♥ K J 8 3  
♦ K J 9 8 5  
♣ 10 4

♠ A Q J 4  
♥ 10 6 5  
♦ Q 6  
♣ Q J 6 5



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

♠ K 8 2  
♥ A 9 7  
♦ 7 4 3 2  
♣ K 3 2

North opens 1♣ and South responds 1♠. With four, North raises to 2♠, which should be passed by South, who does not have enough to invite with 10 HCP.

The defense will take five tricks on virtually any lead: a spade, three hearts, and a diamond. If West does not lead a club, N/S can still pick up the suit by playing the ♣Q followed by the ♣J, squashing West's 10 doubleton.

**Board 10**East Deals  
Both Vul

♠ A Q 5  
♥ K 7 6 5 4  
♦ K 8 4 2  
♣ K

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



♠ J 9  
♥ A 10 3  
♦ Q J 7 5  
♣ Q J 7 3

♠ 10 7 6 4 3 2  
♥ 8 2  
♦ 6 3  
♣ 9 8 6

South's balanced 11-count with no four-card major is not worth opening. So after East and South pass, West should open 1♥. 1NT openings are not suited for unbalanced hands with a five-card major, even if the singleton is an honor, but this is up to style.

After West's 1♥, North will overcall 2♣ and South should indicate a limit raise with a cuebid of 2♥. Seeing this, North can go to game, and in matchpoints with a heart stopper, can try 3NT.

In 3NT, with both minor finesses on, the defense will take only the ♠A and the ♥K, and declarer makes five.

**Board 11**South Deals  
None Vul

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

♠ J 8 6 3  
♥ A 6  
♦ 5  
♣ K J 9 8 6 2



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

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

South opens 1♥ and after West's 2♦ overcall, North will double showing four spades. East passes, and South bids 2♠. This should end the auction because both North and South have a minimum hand for their bids.

On West's heart lead, declarer should win in dummy and immediately finesse in spades. Then, declarer should cash the ♠A. There is no second finesse since the ♠10 and ♠9 are missing. Once the ♠K drops, a club should be played to the ♣K. If West rises with the ♣A, the ♠J is an entry to dummy and the ♣K can discard a diamond. Another diamond can be ruffed in dummy. In the end, N/S will make 4♠ losing only a heart, diamond and club.

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

♠ A Q J 3	♠ 10 9 5 4 2										
♥ K 10 5	♥ J 8 6 2										
♦ 6 2	♦ A 5										
♣ K 7 5 2	♣ J 3										
	<table style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ K 8 7
	N										
W		E									
	S										
		♥ A Q 9									
		♦ K J 10 9 7 4									
		♣ 8									
	♠ 6										
	♥ 7 4 3										
	♦ Q 8 3										
	♣ A Q 10 9 6 4										

West opens 1♣ and North should not overcall 1♠. Not only is North light for a standard one-level overcall, but with five low spades, 1♠ is also a bad potential lead director. East will respond 1♦, which denies a four-card major unless they are planning to make a responder's reverse. With a minimum hand, West will bid 1NT and East should raise to 3NT because a diamond game will not be profitable in matchpoints.

It is nearly impossible for North to find a club lead because South didn't overcall. A spade lead is won by West, the declarer, who switches to a diamond to the jack. South wins and plays a club, ducked to North's ♣J. North returns to another club. When South wins and plays a diamond to North's ♦A, North is out of clubs. This means declarer will take nine tricks, losing only two diamonds and two clubs.

**Board 13**  
North Deals  
Both Vul

♠ J 7	♠ Q 6										
♥ J 9 5 3	♥ A 7 2										
♦ A K 4 3	♦ J 10 7 6 5										
♣ A 10 5	♣ K 8 7										
	<table style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ K 10 5 4 3
	N										
W		E									
	S										
		♥ 8 6									
		♦ Q 9 2									
		♣ J 9 6									
	♠ A 9 8 2										
	♥ K Q 10 4										
	♦ 8										
	♣ Q 4 3 2										

South can open this 11-HCP 4-4-1-4 third seat with 1♣. North should respond 1NT which ends the auction.

In 1NT, East will lead a spade, ducked to North's ♠Q. Two rounds of hearts are cashed ending with North's ♥A. It is important to leave the heart tenace (♥Q 10) in dummy to leave potential endplays alive if the suit does not split 3-3. A club should be ducked now to either defender, who will continue a round of spades won by West's ♠J. Most Wests will now play the ♦A and find their partner with the ♦Q on the next trick. East will likely continue spades, won in dummy while West must discard a low diamond. Any minor-suit continuation is now won by West, who should cash all their tricks before giving the rest to declarer. In the end, the defense takes one spade, two clubs, and three diamonds for 1NT just made.

**Board 14**  
East Deals  
None Vul

♠ K 3 2	♠ A Q J 10 5										
♥ 7 6	♥ Q 9 5 4										
♦ 8 5 3 2	♦ 6										
♣ Q 7 4 2	♣ A 10 8										
	<table style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ 9 7
	N										
W		E									
	S										
		♥ A J 10 3 2									
		♦ Q 10 7 4									
		♣ J 9									
	♠ 8 6 4										
	♥ K 8										
	♦ A K J 9										
	♣ K 6 5 3										

After South's 1♦ opening, North will respond 1♠. South should bid 1NT and North can show their game-forcing hand with some version of new minor forcing. South will bid 2♠ indicating three spades. In the end, most N/S pairs will arrive at 4♠. Slam is unlikely to be reached with 27 HCP and possibly wasteful diamond shortage.

4♠ will easily make six, losing only the ♥A, because the spade finesse works and the diamond ♦K can discard North's third club.

**Board 15**  
South Deals  
N-S Vul

♠ J 10 7 6 5	♠ A Q 9 8 3										
♥ 8	♥ Q 10										
♦ K 8 3	♦ A Q 9 6										
♣ 9 6 4 2	♣ Q 5										
	<table style="border: 1px solid black; width: 40px; height: 40px; margin: 0 auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ 4
	N										
W		E									
	S										
		♥ J 5 4 3 2									
		♦ 4 2									
		♣ A K 10 7 3									
	♠ K 2										
	♥ A K 9 7 6										
	♦ J 10 7 5										
	♣ J 8										

South opens 1♥ and North responds 1♠. South rebids 2♦ showing 5-4 and North should bid 3♣, fourth-suit forcing to game. Without a club stopper, South can only bid 3♥. North, with ♣Q 5, cannot bid 3NT either and should bid 4♦ or 5♦. The final contract should be 5♦.

In 5♦, South has nine top tricks with the diamond finesse on: three diamonds, three spades and three hearts. The last two diamonds can be won separately for 11 tricks total, and 5♦ just making.

**Board 16**  
West Deals  
E-W Vul

♠ Q 7 3  
♥ K J 2  
♦ A K J 7  
♣ 10 8 3

♠ K 10 2  
♥ 9 8 4  
♦ 9 5 3 2  
♣ K J 5



♠ A 6 5 4  
♥ A 6 5 3  
♦ 8 4  
♣ A 9 6

♠ J 9 8  
♥ Q 10 7  
♦ Q 10 6  
♣ Q 7 4 2

West opens 1♦ and East responds 1NT, which should become the final contract.

If South leads a spade, E/W will have seven tricks with the ♠Q or ♠J as the seventh, after the ♥A is knocked out: one spade, two hearts and four diamonds. N/S will take just three spades, one heart and two clubs. On a heart lead, four rounds of diamonds are cashed. Afterwards, declarer should knock out the ♥A as usual. If South switches to spades, declarer once again has seven tricks. In any other case, declarer should play on clubs, potentially giving the defense three club tricks. However, the fourth club will be good, and the defense would only take two spades, one heart and three clubs.

**Board 17**  
North Deals  
None Vul

♠ A Q 10 5 2  
♥ 6 5 4  
♦ 6 3 2  
♣ 8 3

♠ K J 7 6 3  
♥ Q J 9 7  
♦ —  
♣ Q 9 5 4



♠ 9 4  
♥ A K 10 2  
♦ Q 8 4  
♣ A J 10 2

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

After North's pass, East should open 1♦ with 11 HCP. South cannot act with only two spades and 14 HCP. West will respond 1♠ followed by North's pass and East's 2♦ rebid. South and West both should pass 2♦. In the balancing seat with a diamond void, North has an easy reopening double. If East bids 3♦, South should compete to 3♥. Otherwise, South can settle for 2♥. In the end, it is difficult for N/S to reach their 4♥ game which is cold because every card is onside.

On East's spade lead, E/W will get a ruff on defense. Only two spade tricks means the contract makes five.

**Board 18**  
East Deals  
N-S Vul

♠ Q 9 6  
♥ A Q J 9 5  
♦ A 10 4  
♣ A J

♠ K 10 5 3  
♥ 7 3 2  
♦ K J 9 8 2  
♣ 5



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

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

West opens 1♥ and East responds a forcing 1NT. West should rebid 2NT to show an 18-19 HCP balanced hand. East, with 8 HCP, will raise to 3NT.

A diamond lead, which will likely be won by West's ♦10, makes the contract very easy. West, the declarer, should immediately play the ♣A J, preserving the ♥K as an entry to dummy. If South covers, the rest of the clubs are good and the defense does best to take their two spade tricks for 3NT making four. Therefore, South does best to duck. Now although there are not enough entries to set up clubs, West has nine tricks: five hearts, two diamonds and two clubs.

**Board 19**  
South Deals  
E-W Vul

♠ 10 9  
♥ A 8 6 3  
♦ J 9 6 5 3  
♣ 5 4

♠ J 4 2  
♥ K J 10 5  
♦ K 8  
♣ K J 9 2



♠ Q 8 7 6  
♥ Q 9 2  
♦ 10 4  
♣ 8 7 6 3

♠ A K 5 3  
♥ 7 4  
♦ A Q 7 2  
♣ A Q 10

Although 6♦ makes, it is not a good slam. It needs both minor finesses to work, and with only 24 combined points for E/W, it is nearly impossible to reach. North should open the bidding with 1♣ followed by East's power double with 19 HCP. South should pass, and West will bid 1♥. East will rebid 1NT showing his strong, balanced hand. West should raise to 3NT which ends the auction. South will likely lead a club, won by East, who now has a choice to make. A heart can be played to the ♥A in dummy and the diamond finesse can be taken with the ♦J. Although North is likely to have the ♦K for the opening bid, if the finesse fails, the defense can take three heart tricks. In addition, E/W will still lose a diamond if North has ♦K 10 x. On this layout, because since the club finesse can also be taken safely. If declarer chooses to play the ♦A followed by a low diamond, 3NT will only make five.

**Board 20**  
West Deals  
Both Vul

♠ K Q J 7 4	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ A 10 3 2
		N									
W			E								
		S									
♥ 10 8 4 3		♥ A J 9 7 2									
♦ 9 5	♦ A 7										
♣ 7 6	♣ J 9										
	♠ 6										
	♥ K Q										
	♦ Q 8 6 3 2										
	♣ A 8 5 4 2										

East opens 1♥. South should not overcall an Unusual 2NT vulnerable with only 11 HCP, two very weak minor suits, and a terrible ♥K Q doubleton. West can try a mixed raise with good distribution and points. This will vary depending on the partnership agreement. East should go to 4♥ after seeing this, having a good distribution. On a spade lead, 4♥ will make 10 tricks, as the defense is too slow to take their diamond trick, which will be discarded on the fifth spade from dummy. If the defense utilizes the tempo from the opening lead to knock out the ♦A, however, they will be able to take four tricks when South wins with a heart and plays another diamond.

**Board 21**  
North Deals  
N-S Vul

♠ A 10	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ J 9 6
		N									
W			E								
		S									
♥ A Q 9 6 4		♥ K J 7 5									
♦ A 2	♦ K J 7										
♣ 7 6 5 3	♣ A K J										
	♠ 8 4 3 2										
	♥ —										
	♦ 10 6 4 3										
	♣ Q 10 9 4 2										

East opens 1NT and West begins with a transfer to hearts. East, with four hearts and 17 HCP, should bid 3♥ as a super-accept. Upon seeing this, West, with 14 good points and 2=5=2=4 shape, should look for slam. A short cuebidding auction followed by Roman key card Blackwood should lead the partnership to 6♥. On a spade lead, the contract is most difficult because declarer does not have the luxury to test both minor finesses. Instead, declarer must choose the right finesse to take. This decision could be made easier based on South's discards as trumps are drawn. However, a diamond finesse should be taken rather than a club, because a club ruff is needed to complete the dummy reversal. A club will be lost anyway if North doesn't have three clubs after trumps split 4-0.

The correct line of play involves winning with the ♠A, drawing two rounds of trump, and taking the diamond finesse, pitching a spade. Then cash the ♣A and ruff a spade to reach dummy. It is important not to return to dummy with a heart because the ♥J 7 must be kept in dummy for a club ruff. A club is led from from dummy into the ♣K J; if North ruffs, they are ruffing a loser. After winning any return, trumps can be drawn, the ♣K cashed, the last club in dummy ruffed. If North discards, declarer should win with the ♣K. Declarer now has 12 tricks in sight. Having already taken nine, declarer can ruff a spade for the 10th and take two more hearts for 12. In the end, declarer only loses one club.

**Board 22**  
East Deals  
E-W Vul

♠ 4 3	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ K 5
		N									
W			E								
		S									
♥ K 8 6 4 2		♥ A Q J 5									
♦ A 8 6	♦ J 9 7 5 4 3										
♣ 9 6 2	♣ 7										
	♠ A J 10 9 8 7 6										
	♥ 10 9 7										
	♦ K 10										
	♣ 5										

East opens 1♦ and South can try a 3♠ preempt, which will be raised to 4♠ by North. In 4♠, only a heart and diamond will be lost. Any time East tries to ruff in clubs South, the declarer, can overruff. Then, the ♠A will be played and declarer can reach dummy with the ♠Q to cash the rest of the clubs. Tables where South bid 1♠ over 1♦ will generally score worse because North will likely steer the final contract to 5♣ for +400 rather than 5♠ for +450.

**Board 23**  
South Deals  
Both Vul

♠ K 9 5	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td style="text-align: center;">N</td><td></td></tr> <tr><td style="text-align: center;">W</td><td></td><td style="text-align: center;">E</td></tr> <tr><td></td><td style="text-align: center;">S</td><td></td></tr> </table>		N		W		E		S		♠ Q 8 3 2
		N									
W			E								
		S									
♥ J 10 7		♥ A Q 6 4 3									
♦ K 7 2	♦ 5										
♣ K 10 6 5	♣ A J 8										
	♠ A J 10 6 4										
	♥ 9 8										
	♦ Q 9 6										
	♣ 9 4 2										

E/W pairs reaching 4♥ will receive the best score, but it is difficult after North opens a weak 2♦ in third seat. With this distribution, East should double and South will raise to 3♦. This should likely be passed by everyone. 3♦ will go down two, losing three hearts and three clubs. While it is true that a 2♥ overcall is probably the only chance for E/W to reach 4♥, a takeout double is the most accurate description of East's hand and allows for the discovery of 4-4 spade fits.

**Board 24**  
West Deals  
None Vul

♠ 9 8 6 5 3 2	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ Q
		N									
W			E								
		S									
♥ 10 5 2		♥ K Q 9 7									
♦ 9 7 4 2	♦ K 6 5 3										
♣ —	♣ Q 9 7 6										
	♠ J 7 4										
	♥ 6 3										
	♦ A										
	♣ A K 10 8 4 3 2										

7♣ is very difficult to find without the ♣Q and can only be made double dummy. A regular auction involves North opening 1NT. Playing four-way transfers, South should bid 2♠ followed by bids showing slam interest in clubs. With N/S having all the key cards except the ♣Q, they should land comfortably in 6♣. On a heart lead, the ♥A should be won and a club should be played to the ♣A. Upon seeing the 4-0 split, declarer now has a certain loser in clubs and a potential one in hearts. The ♦A should be cashed and declarer should return to hand with a spade. In order to discard the heart loser, the ruffing finesse in diamonds should be attempted. Once it works, the contract is cold, with N/S only losing one club.

**Board 25**  
North Deals  
E-W Vul

♠ J 9 8 5 4	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ K Q 10
		N									
W			E								
		S									
♥ K 5		♥ 9 8 7 3									
♦ K J 2	♦ 6 3										
♣ Q 6 3	♣ J 9 8 7										
	♠ A										
	♥ 10 4 2										
	♦ 10 9 8 5 4										
	♣ A K 10 4										

North opens 1♦ and South should bid 2♦ as an inverted raise, showing a limit raise or better. After a stopper-showing auction, N/S should arrive at 3NT. On a spade lead, declarer must pick up the diamond suit for no losers. With the ♦K J onside, the ♦10 can be hooked in the first round followed by low to the ♦Q. Nine tricks then are readily available: one spade, one heart, five diamonds and two clubs. The heart finesse also works, but taking it is dangerous given the defense can run spades if they get in.

**Board 26**  
East Deals  
Both Vul

♠ A 10 9	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ 7 6 3
		N									
W			E								
		S									
♥ 9 4 2		♥ A Q 10 5									
♦ K 9 8 5 4 2	♦ J 7 6										
♣ Q	♣ K J 7										
	♠ K J 8 2										
	♥ K J 7										
	♦ Q 10 3										
	♣ A 8 6										

N/S should arrive at 3♣ after South's 1♣ opening. 3♣ makes nine tricks after losing a spade, heart and two clubs. Over 1♣, East should overcall 1♦, which West will raise. 3♦ by East goes down two after losing two spades, one heart, two diamonds and one club. At this vulnerability, this is +200 for N/S.

**Board 27**  
South Deals  
None Vul

♠ 6 3	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W		E		S		♠ K Q 9 8 4
		N									
W			E								
		S									
♥ 6		♥ A J 7 5									
♦ K 8 6 3 2	♦ 9										
♣ A Q 4 3 2	♣ 7 6 5										
	♠ A 7 5										
	♥ 9 8 4										
	♦ Q J 5 4										
	♣ K 9 8										

North opens 1♥, and over East's 1♠ overcall, South can cuebid 2♠ showing a limit raise with three hearts. With only 11 HCP, North signs off in 3♥. Unfortunately for North, there are two spade losers, two heart losers and two club losers for down two.

**Board 28**  
West Deals  
N-S Vul

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

	♠ K J 9 6	
	♥ A	
	♦ A K 9 5	
	♣ J 10 7 2	

In third seat, East should open 1♥. South, with 4=1=4=4 shape, should choose to double rather than bid 1NT. North will bid 2♠ and South should raise to 4♠. The diamond finesse works and as a result, 4♠ only loses three clubs tricks for just making. Clubs also split 3-3 so the fourth club in dummy is an alternative 10th trick.

**Board 29**  
North Deals  
Both Vul

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

	♠ 10 8 4	
	♥ A K Q 9	
	♦ A Q 9 8 4 3	
	♣ —	

South opens 1♦ and North responds 1NT. South should rebid 2♦, which ends the auction. 2♦ is very easy to play, losing only three spades on a spade lead. On any other lead, 2♦ will make five because the heart finesse can be taken; after the ♥J drops, a spade can be pitched from dummy.

**Board 30**  
East Deals  
None Vul

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

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

In second seat, with terrible spades and a four-card heart suit, South should pass. West will open 1♦ followed by East's 1NT response. North can balance 2♣, and East will bid 2♦. South can try 2♠ here, but the final contract of 3♦ should be taken by E/W. 3♦ should go one down after the defense scores a club ruff. Even if North leads the ♠A, they should switch to a club after seeing the ♠Q 5 in dummy. Winning the ♦A, South can cross to partner with a heart and ruff a round of clubs.

**Board 31**  
South Deals  
N-S Vul

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

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

It is nearly impossible for either side to reach their cold games here. Most N/S will reach 3♥ after an auction starting with South opening 1♥ and North responding 1♠. South then can jump shift to 3♦ and North, with 4=1=1=7, will signoff in 3♥, where one heart and four diamonds will be lost for down one.



**Board 32**West Deals  
E-W Vul

♠ J 8		♠ A 9 6				
♥ K 9 8 4		♥ A 10 6 3				
♦ K 10 5		♦ Q 8 7 6				
♣ Q J 5 3		♣ 8 4				
	<table><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	
N	E					
W	S					
♠ K 10 5 3 2						
♥ J						
♦ J 4 3 2						
♣ A K 2						
		♠ Q 7 4				
		♥ Q 7 5 2				
		♦ A 9				
		♣ 10 9 7 6				

E/W pairs who arrive at 4♠ receive the best score, but this takes some courage. After a 1♠ opening, East needs to invite with 10 HCP and West needs to accept with a little more than minimum. 4♠ is cold because the E/W hands fit perfectly: There are no losers in hearts or clubs because of the respective distributions. Most pairs should end up in either 2♠ or 3♠ making 10 tricks.

**Board 33**North Deals  
None Vul

♠ 5		♠ Q 9 8 3 2				
♥ K 2		♥ A 5 4 3				
♦ Q 5 4 2		♦ A				
♣ A Q 9 6 3 2		♣ K 7 4				
	<table><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	
N	E					
W	S					
♠ A K J 10 4						
♥ Q J 10 9 6						
♦ J 8						
♣ 8						
		♠ 7 6				
		♥ 8 7				
		♦ K 10 9 7 6 3				
		♣ J 10 5				

North opens 1♣ and East overcalls 1♠. A constructive auction easily should bring E/W to 4♠, but reaching 6♠ is a challenge with only 25 combined HCP. It is also difficult to discover a second fit in hearts after North opens. In 4♠, with the heart finesse working, E/W will lose only the ♣A for 12 tricks.

**Board 34**East Deals  
N-S Vul

♠ A Q 9 8 3		♠ 6 4				
♥ K 7 4		♥ Q J 5				
♦ A		♦ K Q J 10 9 6 3				
♣ Q 9 5 2		♣ 6				
	<table><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	
N	E					
W	S					
♠ 10 7 2						
♥ 9 3						
♦ 7 5 4 2						
♣ K J 10 4						
		♠ K J 5				
		♥ A 10 8 6 2				
		♦ 8				
		♣ A 8 7 3				

After a 3♦ opening by East, South should bid 3♥ as it may be the only chance for their side to enter the auction. North has an easy raise to 4♥, which is the final contract. In 4♥, N/S will lose one heart and club for 11 tricks. Some pairs may also land in 4♠, which makes the same 11 tricks: five spades, four hearts, one diamond and a club.

**Board 35**South Deals  
E-W Vul

♠ K 9 5		♠ A J 10 3				
♥ Q 10 7 6		♥ K 9 4 3				
♦ J		♦ 6 3 2				
♣ J 10 8 7 4		♣ 5 2				
	<table><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	
N	E					
W	S					
♠ Q 8 6						
♥ J 5						
♦ K Q 5 4						
♣ A K Q 6						
		♠ 7 4 2				
		♥ A 8 2				
		♦ A 10 9 8 7				
		♣ 9 3				

This should be a comfortable 3NT auction for E/W pairs after Stayman and a 2NT invite.

In 3NT, North will likely lead a club. After winning in hand, declarer can try the spade finesse. Dummy will win and diamond should be played to the ♦K followed by the ♠Q. In the end, E/W will take four spades, two diamonds and three clubs for nine tricks. Double dummy, the contract can make four by watching South's discards on the spades and clubs. If South pitches two hearts, a low heart can be played, dropping the ♥A and giving the ♥K a trick. If South pitches diamonds instead, they can be employed in diamonds, forcing a low heart away from the ♥A. The ♥K is again the 10th trick.

**Board 36**West Deals  
Both Vul

♠ 9 7 5		♠ A K 10 4 3				
♥ J 8 7		♥ K 6				
♦ A J 10 9 7		♦ 8 3				
♣ 10 9		♣ K Q J 6				
	<table><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	
N	E					
W	S					
♠ 8						
♥ 9 5 4 3 2						
♦ Q 6 5 4						
♣ 8 3 2						
		♠ Q J 6 2				
		♥ A Q 10				
		♦ K 2				
		♣ A 7 5 4				

A 1NT opening by East on this board is disastrous. It will result in E/W likely playing in 2♥ going down 3 for -300 after the defense takes their club ruff. A 1♠ opening does better and South's 1NT overcall will should become the final contract. In 1NT by South, N/S should make eight tricks after a spade lead: one spade, three hearts, three diamonds and a club.