

## FOB Comments on the 101<sup>st</sup> Intermediate Game 20<sup>th</sup> January 2022

These were interesting and instructive hands so you should discuss them with your partner – it's good to talk – that's how we improve.

<p style="margin: 0;">♠ A7 ♥ A8632 ♦ 97432 ♣ 10</p> <p style="margin: 0;">♠ K964      ♠ QJ532 ♥ 104      ♥ J7 ♦ AQ      ♦ KJ ♣ A9852    ♣ KQJ3</p> <p style="margin: 0;">♠ 108 ♥ KQ95 ♦ 10865 ♣ 764</p> <table border="1" style="margin: 5px auto; border-collapse: collapse; text-align: center;"> <tr><th colspan="2">HCP</th></tr> <tr><td>8</td><td></td></tr> <tr><td>13</td><td>14</td></tr> <tr><td>5</td><td></td></tr> </table> <table border="1" style="margin: 5px auto; border-collapse: collapse; text-align: center;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>3</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> </table>	HCP		8		13	14	5		Makeable contracts							♣	♦	♥	♠	NT	N	-	3	3	-	-	S	-	3	3	-	-	E	4	-	-	3	1	W	4	-	-	3	1	<p>Board 1 : Dealer North : Love all</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td>Pass</td> <td>1♠</td> <td>Pass</td> </tr> <tr> <td>2♣</td> <td>Pass</td> <td>3♣</td> <td>Pass</td> </tr> <tr> <td>4♠</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>4♠-1 by East. Yes N/S can defeat this 4♠ contract. South leads ♥K. North should be able to see 4 tricks for the defense, 2 Hearts, 1 Spade and a Club ruff. So North should win trick one trick 1 and switch to his singleton Club.</p> <p>North then wins the Ace of trumps and returns a Heart to South in order to get his Club ruff.</p> <p>In fact South could nearly find the Club lead on his own after E/W support one another in Clubs.</p>	West	North	East	South		Pass	1♠	Pass	2♣	Pass	3♣	Pass	4♠	All Pass		
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<p style="margin: 0;">♠ KJ852 ♥ K72 ♦ 5432 ♣ J</p> <p style="margin: 0;">♠ 3      ♠ AQ764 ♥ QJ10965    ♥ 3 ♦ 9876      ♦ QJ10 ♣ K5      ♣ AQ92</p> <p style="margin: 0;">♠ 109 ♥ A84 ♦ AK ♣ 1087643</p> <table border="1" style="margin: 5px auto; border-collapse: collapse; text-align: center;"> <tr><th colspan="2">HCP</th></tr> <tr><td>8</td><td></td></tr> <tr><td>6</td><td>15</td></tr> <tr><td>11</td><td></td></tr> </table> <table border="1" style="margin: 5px auto; border-collapse: collapse; text-align: center;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>2</td><td>-</td><td>-</td></tr> </table>	HCP		8		6	15	11		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	1	1	S	-	-	-	1	1	E	1	1	2	-	-	W	1	1	2	-	-	<p>Board 2 : Dealer East : NS vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td></td> <td>1♠</td> <td>Pass</td> </tr> <tr> <td>1NT</td> <td>Pass</td> <td>2♣</td> <td>Pass</td> </tr> <tr> <td>2♥</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>Some E/W pairs might get too high and for sure they will get too high if West responds 2♥ - a response that usually shows 10+ points.</p> <p>2♥-2 by West. North leads his singleton ♣J. South wins the first trump and sets up Diamond ruffs for himself by cashing his King and Ace of Diamonds – in that order – to show a doubleton. Now he gives North his Club ruff and gets a Diamond ruff in return to defeat the contract by 2 tricks.</p>	West	North	East	South			1♠	Pass	1NT	Pass	2♣	Pass	2♥	All Pass		
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<p>♠ K10983 ♥ 86 ♦ Q8 ♣ AK104</p> <p>♠ A64                      ♠ 752 ♥ A92                      ♥ KQJ ♦ J97543                  ♦ A ♣ 5                              ♣ J98762</p> <p>♠ QJ ♥ 107543 ♦ K1062 ♣ Q3</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">12</td><td></td></tr> <tr><td style="text-align: center;">9</td><td style="text-align: center;">11</td></tr> <tr><td style="text-align: center;">8</td><td></td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table>	HCP		12		9	11	8		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	2	S	-	-	-	-	2	E	-	2	-	-	-	W	-	2	-	-	-	<p>Board 3 : Dealer South : EW vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>Pass</td> </tr> <tr> <td>Pass</td> <td>1♠</td> <td>Pass</td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♣</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td colspan="4">All Pass</td> </tr> </table> <p>2♠-1 by North. East leads his ♥K. West wants Club ruffs so he overtakes the ♥K and switches to his singleton Club.</p> <p>Then when West gets back in with the ace of trumps he can put his partner in with the ♥Q and get his club ruff. If East is on the ball he can cash his ♦A before giving West a club ruff and then he gets a diamond ruff in return.</p>	West	North	East	South				Pass	Pass	1♠	Pass	1NT	Pass	2♣	Pass	2♠	All Pass			
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<p>♠ A ♥ A2 ♦ Q8432 ♣ A10632</p> <p>♠ KQ1086                  ♠ 42 ♥ 53                          ♥ KQJ864 ♦ AJ107                    ♦ 5 ♣ KQ                          ♣ J754</p> <p>♠ J9753 ♥ 1097 ♦ K96 ♣ 98</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">14</td><td></td></tr> <tr><td style="text-align: center;">15</td><td style="text-align: center;">7</td></tr> <tr><td style="text-align: center;">4</td><td></td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>1</td><td>2</td><td>1</td></tr> </table>	HCP		14		15	7	4		Makeable contracts							♣	♦	♥	♠	NT	N	-	1	-	-	-	S	-	2	-	-	-	E	-	-	1	2	1	W	1	-	1	2	1	<p>Board 4 : Dealer West : All vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td>1♠</td> <td>Pass</td> <td>1NT</td> <td>Pass</td> </tr> <tr> <td>2♦</td> <td>Pass</td> <td>2♥</td> <td>All Pass</td> </tr> </table> <p>2♥-1 by East. South leads ♣9 the unbid suit. North wins trick 1 and goes about setting up Spade ruffs for himself by cashing his ♠A at trick 2 before returning a club.</p> <p>Then when North gets back in with ace of trumps, North and South will have some crossruffing fun.</p>	West	North	East	South	1♠	Pass	1NT	Pass	2♦	Pass	2♥	All Pass
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<p>♠ J4 ♥ AJ1074 ♦ AKJ92 ♣ 5</p> <p>♠ AQ5                      ♠ 108632 ♥ Q3                        ♥ K92 ♦ 653                        ♦ 74 ♣ QJ943                    ♣ 862</p> <p>♠ K97 ♥ 865 ♦ Q108 ♣ AK107</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th><th colspan="6">Makeable contracts</th></tr> <tr><td></td><td></td><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>14</td><td></td><td>N</td><td>1</td><td>4</td><td>3</td><td>1</td><td>3</td></tr> <tr><td>11</td><td>3</td><td>S</td><td>1</td><td>4</td><td>4</td><td>1</td><td>3</td></tr> <tr><td>12</td><td></td><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td></td><td></td><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	HCP		Makeable contracts								♣	♦	♥	♠	NT	14		N	1	4	3	1	3	11	3	S	1	4	4	1	3	12		E	-	-	-	-	-			W	-	-	-	-	-	<p>Board 5 : Dealer North : NS vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;"><b>West</b></th> <th style="text-align: left;"><b>North</b></th> <th style="text-align: left;"><b>East</b></th> <th style="text-align: left;"><b>South</b></th> </tr> <tr> <td></td> <td>1♥</td> <td>Pass</td> <td>2♣</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td colspan="4">All Pass</td> </tr> </table> <p>4♥-1 by North. East leads his 4<sup>th</sup> highest Spade. West cashes his Queen and Ace and leads another Spade. When East gets in with the ♥K he leads a fourth Spade and when West ruffs with his ♥Q it will promote East's ♥9 to the setting trick.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>		1♥	Pass	2♣	Pass	2♦	Pass	4♥	All Pass			
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<p>♠ A105 ♥ 1074 ♦ J10532 ♣ 83</p> <p>♠ 764                      ♠ Q92 ♥ 53                        ♥ AKJ ♦ AKQ                      ♦ 986 ♣ Q10754                ♣ KJ92</p> <p>♠ KJ83 ♥ Q9862 ♦ 74 ♣ A6</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th><th colspan="6">Makeable contracts</th></tr> <tr><td></td><td></td><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>5</td><td></td><td>N</td><td>-</td><td>1</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>11</td><td>14</td><td>S</td><td>-</td><td>1</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>10</td><td></td><td>E</td><td>3</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td></td><td></td><td>W</td><td>3</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> </table>	HCP		Makeable contracts								♣	♦	♥	♠	NT	5		N	-	1	1	1	-	11	14	S	-	1	1	1	-	10		E	3	-	-	-	2			W	3	-	-	-	2	<p>Board 6 : Dealer East : EW vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;"><b>West</b></th> <th style="text-align: left;"><b>North</b></th> <th style="text-align: left;"><b>East</b></th> <th style="text-align: left;"><b>South</b></th> </tr> <tr> <td></td> <td></td> <td>1NT</td> <td>Pass</td> </tr> <tr> <td>2NT</td> <td>Pass</td> <td>3NT</td> <td>All Pass</td> </tr> </table> <p>3NT-1 by East. South leads his 4<sup>th</sup> highest Heart. When declarer wins trick 1 with the ♥J, South knows there is no future in the heart suit – North's ♥10 says that declarer has ♥AKJ so he switches to Spades at trick 3. His ♠3 switch asks partner to return a Spade rather than a Heart.</p> <p>If South wanted a heart back he would switch to a high spade spot card.</p> <p>This is a really important lesson – Pure Gold!</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>			1NT	Pass	2NT	Pass	3NT	All Pass
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<p style="margin: 0;">♠ 873 ♥ Q5 ♦ 84 ♣ AQ8742</p> <p style="margin: 0;">♠ AQ52                      ♠ K94 ♥ J10932                  ♥ 8764 ♦ A10                        ♦ 9732 ♣ 63                         ♣ 109</p> <p style="margin: 0;">♠ J106 ♥ AK ♦ KQJ65 ♣ KJ5</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">8</td><td></td></tr> <tr><td style="text-align: center;">11</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">18</td><td></td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>1</td><td>-</td></tr> </table>	HCP		8		11	3	18		Makeable contracts							♣	♦	♥	♠	NT	N	3	2	-	-	2	S	3	2	-	-	2	E	-	-	1	1	-	W	-	-	1	1	-	<p style="margin: 0;">Board 8 : Dealer West : Love all</p> <table style="width: 100%; border-collapse: collapse; margin-bottom: 20px;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td>Pass</td> <td>Pass</td> <td>Pass</td> <td>1♦</td> </tr> <tr> <td>Pass</td> <td>2♣</td> <td>Pass</td> <td>2NT</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>All Pass</td> <td></td> </tr> </table> <p style="margin: 0;">3NT-1 by South. West leads the ♥J. West should win the first Diamond and switch to the ♠2. East wins the ♠K and returns a Spade rather than a Heart – West's ♠2 asked for a Spade return – if West wanted a heart return he would switch to a highish spade spot card.</p>	West	North	East	South	Pass	Pass	Pass	1♦	Pass	2♣	Pass	2NT	Pass	3NT	All Pass	
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<p>           ♠ K32            ♥ 104            ♦ 74            ♣ K97642            ♠ 10            ♥ AQJ93            ♦ AQ105            ♣ J85            ♠ 764            ♥ 876            ♦ J9862            ♣ Q10            ♠ AQJ985            ♥ K52            ♦ K3            ♣ A3         </p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">6</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">14</td><td style="text-align: center;">17</td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>2</td><td>-</td><td>-</td><td>3</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>5</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>2</td><td>-</td><td>-</td></tr> </table>	HCP		6	3	14	17	Makeable contracts							♣	♦	♥	♠	NT	N	2	-	-	3	-	S	3	-	-	5	3	E	-	3	2	-	-	W	-	3	2	-	-	<p>Board 9 : Dealer North : EW vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td>Pass</td> <td>Pass</td> <td>1♠</td> </tr> <tr> <td>2♥</td> <td>2♠</td> <td>Pass</td> <td>4♠</td> </tr> </table> <p>All Pass 4♠+1 by South. West leads ♣5.</p> <p>South wins the Club lead, cashes two top trumps in hand – leaving the ♠K in dummy as an entry. Now a second Club to the King and a third Club ruffed in hand.</p> <p>Now draw the last trump and you are in dummy to cash 3 winning Club tricks.</p>	West	North	East	South		Pass	Pass	1♠	2♥	2♠	Pass	4♠
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<p>           ♠ 105            ♥ 986            ♦ 1095            ♣ KQ1043            ♠ A7643            ♥ AK5            ♦ 764            ♣ J6            ♠ J2            ♥ QJ10432            ♦ A83            ♣ A7            ♠ KQ98            ♥ 7            ♦ KQJ2            ♣ 9852         </p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">5</td><td style="text-align: center;">12</td></tr> <tr><td style="text-align: center;">12</td><td style="text-align: center;">11</td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>3</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>4</td><td>1</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>1</td><td>3</td></tr> </table>	HCP		5	12	12	11	Makeable contracts							♣	♦	♥	♠	NT	N	3	1	-	-	-	S	3	1	-	-	-	E	-	-	4	1	3	W	-	-	4	1	3	<p>Board 10 : Dealer East : All vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td></td> <td>1♥</td> <td>Dbl</td> </tr> <tr> <td>1♠</td> <td>2♣</td> <td>2♥</td> <td>Pass</td> </tr> <tr> <td>4♥</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>4♥ by East. South leads ♦K.</p> <p>Not many (if any) of us made 4♥ on this board and yet it is pretty straight forward if you put your mind to it.</p> <p>Declarer has 9 easy tricks, 1 spade, 6 hearts, ♦A and ♣A. His 10<sup>th</sup> trick can only come from the spade suit.</p> <p>East wins the Diamond lead and should play a small Spade from both hands at trick 2. When East gets back in he can play a Spade to the Ace and ruff a Spade in hand. Now a trump to the King in dummy allows declarer ruff a fourth round of Spades in hand. Dummy's last Spade is now a winner.</p> <p>Declarer cashes the Queen of trumps in hand and draws the last trump with dummy's ♥A allowing her cash dummy's good Spade for her 10<sup>th</sup> trick.</p> <p>Well played indeed.</p>	West	North	East	South			1♥	Dbl	1♠	2♣	2♥	Pass	4♥	All Pass		
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<p>♠ AKJ94 ♥ 95 ♦ 743 ♣ AKQ</p> <p>♠ 85                      ♠ 763 ♥ AQ764                ♥ K1083 ♦ 10985                 ♦ KQJ ♣ 63                      ♣ 874</p> <p>♠ Q102 ♥ J2 ♦ A62 ♣ J10952</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr> <th colspan="2">HCP</th> <th colspan="6">Makeable contracts</th> </tr> <tr> <td></td> <td></td> <td></td> <td>♣</td> <td>♦</td> <td>♥</td> <td>♠</td> <td>NT</td> </tr> <tr> <td>17</td> <td></td> <td>N</td> <td>5</td> <td>-</td> <td>-</td> <td>5</td> <td>2</td> </tr> <tr> <td>6</td> <td>9</td> <td>S</td> <td>5</td> <td>-</td> <td>-</td> <td>5</td> <td>2</td> </tr> <tr> <td></td> <td></td> <td>E</td> <td>-</td> <td>1</td> <td>2</td> <td>-</td> <td>-</td> </tr> <tr> <td>8</td> <td></td> <td>W</td> <td>-</td> <td>1</td> <td>2</td> <td>-</td> <td>-</td> </tr> </table>	HCP		Makeable contracts									♣	♦	♥	♠	NT	17		N	5	-	-	5	2	6	9	S	5	-	-	5	2			E	-	1	2	-	-	8		W	-	1	2	-	-	<p>Board 11 : Dealer South : Love all</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;"><b>West</b></th> <th style="text-align: left;"><b>North</b></th> <th style="text-align: left;"><b>East</b></th> <th style="text-align: left;"><b>South</b></th> </tr> <tr> <td></td> <td></td> <td></td> <td>Pass</td> </tr> <tr> <td>Pass</td> <td>1♠</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>All Pass</td> <td></td> </tr> </table> <p>4♠+1 by North. East leads ♦K.</p> <p>North wins trick 1. Draws two rounds of trumps with the Ace and King – leaving the Queen of trumps in dummy as a later entry. Next North cashes ♣AKQ. Now he draws the last trump with dummy's ♠Q and can now cash two more Club winners from dummy.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>				Pass	Pass	1♠	Pass	2♠	Pass	4♠	All Pass	
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<p>♠ 87 ♥ AJ5 ♦ QJ102 ♣ Q873</p> <p>♠ AQJ432                ♠ K106 ♥ K98                    ♥ 432 ♦ 84                      ♦ A6 ♣ AK                      ♣ J10952</p> <p>♠ 95 ♥ Q1076 ♦ K9753 ♣ 64</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr> <th colspan="2">HCP</th> <th colspan="6">Makeable contracts</th> </tr> <tr> <td></td> <td></td> <td></td> <td>♣</td> <td>♦</td> <td>♥</td> <td>♠</td> <td>NT</td> </tr> <tr> <td>10</td> <td></td> <td>N</td> <td>-</td> <td>2</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>17</td> <td>8</td> <td>S</td> <td>-</td> <td>2</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td></td> <td></td> <td>E</td> <td>2</td> <td>-</td> <td>-</td> <td>4</td> <td>3</td> </tr> <tr> <td>5</td> <td></td> <td>W</td> <td>2</td> <td>-</td> <td>-</td> <td>5</td> <td>3</td> </tr> </table>	HCP		Makeable contracts									♣	♦	♥	♠	NT	10		N	-	2	-	-	-	17	8	S	-	2	-	-	-			E	2	-	-	4	3	5		W	2	-	-	5	3	<p>Board 12 : Dealer West : NS vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;"><b>West</b></th> <th style="text-align: left;"><b>North</b></th> <th style="text-align: left;"><b>East</b></th> <th style="text-align: left;"><b>South</b></th> </tr> <tr> <td>1♠</td> <td>Pass</td> <td>2♠</td> <td>Pass</td> </tr> <tr> <td>4♠</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>4♠+1 by West. North leads ♦Q.</p> <p>West wins the ♦A in dummy (if would be dangerous to duck trick 1 because a clever South might overtake and switch to a killing heart).</p> <p>Declarer cashes Ace and King of Clubs in hand, leads a Spade to dummy's 10 and leads ♣J. If South discards on the ♣J so does declarer. We don't mind losing a trick to North but we have to keep South off lead – because a high heart switch from him would be curtains. Later declarer can draw the remaining trumps ending in dummy to cash the good Clubs in dummy.</p> <p>If South ruffs the ♣J, West over-ruffs, leads a trump to dummy's King and ruffs the fourth round of Clubs high – being careful to keep the 4,3 or 2 of Spades as a means of getting to dummy's ♠6 to cash the winning Club.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>	1♠	Pass	2♠	Pass	4♠	All Pass		
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<p>♠ 7 ♥ AK10964 ♦ KQJ ♣ K62</p> <p>♠ AK109      ♠ 865 ♥ 753          ♥ 82 ♦ 875          ♦ 10962 ♣ 975          ♣ QJ104</p> <p>♠ QJ432 ♥ QJ ♦ A43 ♣ A83</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">16</td><td></td></tr> <tr><td style="text-align: center;">7</td><td style="text-align: center;">3</td></tr> <tr><td style="text-align: center;">14</td><td></td></tr> </table> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>3</td><td>4</td><td>5</td><td>3</td><td>5</td></tr> <tr><td>S</td><td>3</td><td>4</td><td>5</td><td>3</td><td>5</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	HCP		16		7	3	14		Makeable contracts							♣	♦	♥	♠	NT	N	3	4	5	3	5	S	3	4	5	3	5	E	-	-	-	-	-	W	-	-	-	-	-	<p>Board 13 : Dealer North : All vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td>1♥</td> <td>Pass</td> <td>1♠</td> </tr> <tr> <td>Pass</td> <td>3♥</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td colspan="4">All Pass</td> </tr> </table> <p>6♥ by North or more likely 4♥+2. East leads ♣Q. (Well done East if you found the killing trump lead to hold declarer to 11 tricks).</p> <p>Declarer wins in hand with the King in hand – and goes about setting up dummy’s 5<sup>th</sup> Spade by leading a Spade at trick 2. Declarer wins the Club return in dummy and ruffs a Spade in hand. Then a trump to the Jack in dummy to ruff another Spade in hand, then a Heart to the Queen in dummy to ruff the 4<sup>th</sup> Spade in hand. Now draw trumps and get to dummy’s established Spade winner with the ♦A.</p>	West	North	East	South		1♥	Pass	1♠	Pass	3♥	Pass	4♥	All Pass			
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<p>♠ J1075 ♥ 75 ♦ J1097 ♣ J95</p> <p>♠ 92      ♠ AK4 ♥ AKQ8643      ♥ - ♦ A54      ♦ Q63 ♣ 7      ♣ AK86432</p> <p>♠ Q863 ♥ J1092 ♦ K82 ♣ Q10</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">3</td><td></td></tr> <tr><td style="text-align: center;">13</td><td style="text-align: center;">16</td></tr> <tr><td style="text-align: center;">8</td><td></td></tr> </table> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>6</td><td>3</td><td>6</td><td>2</td><td>6</td></tr> <tr><td>W</td><td>6</td><td>3</td><td>6</td><td>2</td><td>4</td></tr> </table>	HCP		3		13	16	8		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	6	3	6	2	6	W	6	3	6	2	4	<p>Board 14 : Dealer East : Love all</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td></td> <td>1♣</td> <td>Pass</td> </tr> <tr> <td>1♥</td> <td>Pass</td> <td>3♣</td> <td>Pass</td> </tr> <tr> <td>4NT</td> <td>Pass</td> <td>5♦</td> <td>Pass</td> </tr> <tr> <td>6♥</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>6♥ is a ‘bow and arrow’ bid and most will simply play in 4♥ or 3NT - but even so declarer should still try to make 12 tricks.</p> <p>6♥ by West. North leads ♦J. Declarer tries the ♦Q from dummy but South covers with the King and declarer wins with the Ace. Declarer cashes ♥AKQ and then plays Ace and King of Clubs discarding a Diamond from hand. Now play a third Club from dummy: If South ruffs you discard your last Diamond. If South discards on the third Club you can ruff and play a Spade to dummy’s Ace and run your winning Clubs.</p>	West	North	East	South			1♣	Pass	1♥	Pass	3♣	Pass	4NT	Pass	5♦	Pass	6♥	All Pass		
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<p>♠ 32 ♥ 654 ♦ KJ3 ♣ A10932</p> <p>♠ 854                      ♠ 97 ♥ KJ3                      ♥ 10987 ♦ 1098                      ♦ Q7654 ♣ J875                      ♣ Q6</p> <p>♠ AKQJ106 ♥ AQ2 ♦ A2 ♣ K4</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">8</td></tr> <tr><td style="text-align: center;">5      4</td></tr> <tr><td style="text-align: center;">23</td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>5</td><td>2</td><td>3</td><td>6</td><td>6</td></tr> <tr><td>S</td><td>6</td><td>2</td><td>3</td><td>6</td><td>6</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	HCP		8	5      4	23	Makeable contracts							♣	♦	♥	♠	NT	N	5	2	3	6	6	S	6	2	3	6	6	E	-	-	-	-	-	W	-	-	-	-	-	<p>Board 15 : Dealer South : NS vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>2♣</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td>Pass</td> <td>4♣</td> <td>Pass</td> <td>6♠</td> </tr> <tr> <td colspan="4">All Pass</td> </tr> </table> <p>6♠ by South. West leads ♦10. Declarer tries the free finesse of the ♦J but then wins with ♦A when East covers with the ♦Q. Three rounds of trumps are drawn. Now ♣K and ♣A. When the ♣Q falls, declarer can lead the ♣10 discarding a Heart from hand to force out the ♣J. Dummy's Clubs are now winners and the ♦K is there as an entry.</p>	West	North	East	South				2♣	Pass	2♦	Pass	3♠	Pass	4♣	Pass	6♠	All Pass			
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<p>♠ 72 ♥ KQ105 ♦ 75 ♣ 109852</p> <p>♠ A9                      ♠ KQJ1083 ♥ AJ9432                ♥ 6 ♦ A102                    ♦ KQJ3 ♣ 64                      ♣ AQ</p> <p>♠ 654 ♥ 87 ♦ 9864 ♣ KJ73</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">5</td></tr> <tr><td style="text-align: center;">13      18</td></tr> <tr><td style="text-align: center;">4</td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>6</td><td>4</td><td>7</td><td>6</td></tr> <tr><td>W</td><td>1</td><td>6</td><td>4</td><td>7</td><td>6</td></tr> </table>	HCP		5	13      18	4	Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	1	6	4	7	6	W	1	6	4	7	6	<p>Board 16 : Dealer West : EW vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; width: 25%;">West</th> <th style="text-align: left; width: 25%;">North</th> <th style="text-align: left; width: 25%;">East</th> <th style="text-align: left; width: 25%;">South</th> </tr> <tr> <td>1♥</td> <td>Pass</td> <td>1♠</td> <td>Pass</td> </tr> <tr> <td>2♥</td> <td>Pass</td> <td>3♦</td> <td>Pass</td> </tr> <tr> <td>3♠</td> <td>Pass</td> <td>4NT</td> <td>Pass</td> </tr> <tr> <td>5♦</td> <td>Pass</td> <td>7♠</td> <td>All Pass</td> </tr> </table> <p>7♠ by East. South leads ♠4. (a trump lead against a Grand Slam is routine). Declarer plans to establish the Heart suit (90%) rather than take the 50% Club finesse. Declarer wins trick 1 with dummy's ♠9. Now ♥A, ruff a Heart in hand, Spade to dummy's Ace, ruff the third round of Hearts in hand. Now draw the last trump, Diamond to dummy's 10, ruff the fourth round of Hearts setting up dummy's remaining two Hearts as two winners with ♦A as an entry to them.</p>	West	North	East	South	1♥	Pass	1♠	Pass	2♥	Pass	3♦	Pass	3♠	Pass	4NT	Pass	5♦	Pass	7♠	All Pass
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<p>♠ AQ ♥ 62 ♦ KQJ842 ♣ J83</p> <p>♠ 1076532      ♠ 94 ♥ 7                  ♥ Q984 ♦ A95              ♦ 106 ♣ KQ7              ♣ A10954</p> <p>♠ KJ8 ♥ AKJ1053 ♦ 73 ♣ 62</p> <table border="1" style="margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td>13</td><td></td></tr> <tr><td>9</td><td>6</td></tr> <tr><td>12</td><td></td></tr> </table> <table border="1" style="margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>2</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table>	HCP		13		9	6	12		Makeable contracts							♣	♦	♥	♠	NT	N	-	2	4	-	1	S	-	2	4	-	1	E	1	-	-	1	-	W	1	-	-	1	-	<p>Board 17 : Dealer North : Love all</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><b>West</b></td> <td style="width: 25%;"><b>North</b></td> <td style="width: 25%;"><b>East</b></td> <td style="width: 25%;"><b>South</b></td> </tr> <tr> <td></td> <td>1♦</td> <td>Pass</td> <td>1♥</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3♦</td> <td>Pass</td> <td>3♥</td> </tr> <tr> <td>Pass</td> <td>4♥</td> <td>All Pass</td> <td></td> </tr> </table> <p>4♥ by South. West leads ♣K.</p> <p>Declarer ruffs the third round of Clubs. Declarer needs to avoid a trump loser and with 8 trumps we finesse rather than play for the drop. So declarer gets to dummy with the ♠Q and plays a Heart to his 10. Then back up to dummy's ♠A to repeat the trump finesse. Trumps are drawn and declarer loses one more trick to the ♦A.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>		1♦	Pass	1♥	Pass	2♦	Pass	2♠	Pass	3♦	Pass	3♥	Pass	4♥	All Pass	
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<p>♠ 75 ♥ 9862 ♦ J74 ♣ A1097</p> <p>♠ Q6                  ♠ AK32 ♥ KQ4              ♥ AJ3 ♦ KQ6              ♦ A8 ♣ J5432            ♣ KQ86</p> <p>♠ J10984 ♥ 1075 ♦ 109532 ♣ -</p> <table border="1" style="margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td>1</td><td></td></tr> <tr><td>21</td><td>13</td></tr> <tr><td>5</td><td></td></tr> </table> <table border="1" style="margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>6</td><td>3</td><td>4</td><td>4</td><td>6</td></tr> <tr><td>W</td><td>6</td><td>3</td><td>5</td><td>4</td><td>6</td></tr> </table>	HCP		1		21	13	5		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	6	3	4	4	6	W	6	3	5	4	6	<p>Board 18 : Dealer East : NS vulnerable</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><b>West</b></td> <td style="width: 25%;"><b>North</b></td> <td style="width: 25%;"><b>East</b></td> <td style="width: 25%;"><b>South</b></td> </tr> <tr> <td></td> <td></td> <td>1NT</td> <td>Pass</td> </tr> <tr> <td>6NT</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>6NT by East. South leads ♠J.</p> <p>If the Clubs are 2-2 or 3-1 it doesn't matter how declarer plays them – he wins 4 Club tricks. If the Clubs are 4-0 with North holding all 4 Clubs it doesn't matter how declarer plays the Clubs – he wins 3 Club tricks and loses 2 Club tricks to North.</p> <p>However if the Clubs are 4-0 with South holding all 4 Club tricks, declarer can win 4 Club tricks by starting with the Jack first. South never gets a second Club trick because dummy's K and Q and 8 are sitting over Souths 10 and 9 and 7.</p> <p>So declarer should lead the ♣J from hand at trick 2.</p> <p>Of course North needs to make sure that he does not play his ace on thin air at any stage – aces are meant to beat honour cards not be wasted on spot cards.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>			1NT	Pass	6NT	All Pass		
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