

HELEN SHIELDS ROOKIE-MASTER GAME

WEDNESDAY APRIL 2, 2025

ANALYSIS BY TERRY DU

This year's analysis is prepared by expert player and CBF board director Terry Du, who has had numerous wins and high finishes in national, regional, and sectional tournaments. While teaching science at a university in the early 1990s, he pioneered bridge as an accredited course, integrating its strategic logic into academia. In recent years, he has focused on junior players training and programs development. Terry remains as a dedicated mentor, active competitor, and passionate advocate for the game of bridge.

HELEN SHIELDS

Helen Shields, who died in 1987, was one of the finest players at the Lake Head. She served on the CBF Board of Directors from 1976-1984 and was CBF President in 1981. In her roles on the CBF Board, Unit 228 President and Thunder Bay DBC President, Helen did all she could to encourage and welcome new players to duplicate bridge. Trophies for the National Winners are provided by the Thunder Bay Unit 228 in memory of Helen.

The names of the winners will be posted on the Canadian Bridge Federation website.
(Under: Events / Canadian Rookie-Master Games)

NEXT ROOKIE-MASTER GAME

The next Rookie-Master game, the Erin Berry game, will be held on Thursday, October 16, 2025. Mark your calendar, and we look forward to seeing you again there.

I hope you all enjoyed this year's thrilling Rookie-Master Game! May the analysis shared today serve as a valuable tool for refining your strategies in future matches. Keep honing your skills, and I look forward to seeing you shine in upcoming tournaments.

Board: 1
 Dealer: N
 Vul.: None

♠ 953 ♠ A7
 ♥ J852 ♥ KQ
 ♦ 1054 ♦ AKQJ9
 ♣ 943 ♣ AK75 ♠ K10864
 ♠ A1096
 ♥ 7
 ♣ J108

N ♠ ♥ ♦ ♣
 N 5 2 1 5 5
 S 5 1 1 5 5
 E
 W

♠ QJ2
 ♥ 743
 ♦ 8632
 ♣ Q62

26
 1 HCP 8
 5

1. North holds a balanced or close to balanced (semi-balanced) with 26 high card points (HCP). Natural system bidders would open with 2♣ - strong, followed by a 3NT rebid, or use the *Kokish relay* sequence (2♣-2♦-2♥-2♠-2NT) to show a balanced hand with 24+ HCP. In this sequence, both the 2♥ and 2♠ bids are artificial. Regardless of the method, North-South will likely reach 3NT. The challenging part of this board is the opening lead. A spade lead gives declarer time

to develop three overtricks for a total of 12 tricks, while a heart lead limits North-South to 11 tricks only.

Board: 5		♠Q9654											
Dealer: N		♥Q1052											
Vul.: NS		♦96											
♠J		♣86		♠A10732									
♥A9764		<table><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		♥3	
	N												
W			E										
	S												
♦A875		♦KQJ2											
♣K32		♣Q94											
N ♠ ♥ ♦ ♣		♠K8		4									
N 1		♥KJ8		12 <table><tr><td></td><td>HCP</td><td></td></tr></table> 12		HCP							
	HCP												
S 2 2 2 4 2		♦1043											
E 2 2 2 4 2		♣AJ1075		12									
W 1 2 2 4 2													

5. Most East-West pairs will overbid this board, possible bidding sequences like:

1♠-2♥-3♦-3NT or

1♠-2♥-2NT-3NT.

For East-West's 3NT, you may count 4 diamond tricks, ♠A, ♥A and one trick in club. That's 7 tricks. It is very hard to develop another trick, unless south leads a club, when 3NT is played by East. You may see 3NT -1 or -2 on the scoresheet, but 3NT make is very unlikely.

In most bidding systems, 2♥ over 1♠ is game-forcing, pushing East-West into an almost hopeless 3NT. Pairs who stop below 3NT (e.g., by downgrading the hand or playing 2♥ as non-game forcing) will score better.

Board: 6		♠AJ9543																										
Dealer: E		♥108																										
Vul.: EW		♦A87																										
♠KQ8		♣Q2	♠76																									
♥J		<table><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		♥A943																
	N																											
W			E																									
	S																											
♦Q10652		♦K94																										
♣AK97		♣J1043																										
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N	♠	♥	♦	♣																								
N		1																										
S		1																										
E	1		4	5																								
W	3		4	5																								
		♥KQ7652																										
		♦J3																										
		♣865																										
			<table><tr><td></td><td>11</td><td></td></tr><tr><td>15</td><td>HCP</td><td>8</td></tr><tr><td></td><td>6</td><td></td></tr></table>		11		15	HCP	8		6																	
	11																											
15	HCP	8																										
	6																											

6. Even with only 3 spades, West would double South's 2♥ preempt.

a. If North passes, East has an easy 3♣ bid, showing 8-11 HCP with 4+ clubs. Should the hand have fewer than 7 HCP, East would bid an artificial 2NT (Lebensohl)* relay to 3♣, to show weak hands.

b. If North bids 2♠ after West's double, it should not be forcing but act as a lead-directing bid or prepare for further competition.

Most East-West pairs will play 3♣ or 4♣. If they land in 3NT or 5♣, they will likely receive minus scores, though both 3NT and 5♣ can be made on double-dummy play.

*Lebensohl is a convention commonly used in 3 situations:

- Partner doubles opponent's weak two preempt;
- Opponents 2 level overcall to your side's 1NT openings;
- Partner makes a reverse rebid (Also called Ingberman in this case).

Board: 7		♠KJ74																																
Dealer: S		♥Q10																																
Vul.: All		♦A1062																																
♠A6		♣QJ10	♠852																															
♥AJ3		<table><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		♥K986																						
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W			E																															
	S																																	
♦KQJ83		♦94																																
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	N	♠	♥	♦	♣																													
N		1																																
S		1																																
E	2		2	2	2																													
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	13																																	
18	HCP	3																																
	6																																	

7. North passes after West's 1♦ opening, as the hand shape is not suitable for a takeout double. With an extra point or two, a 1NT overcall would be an obvious choice. 1♦ opening following three passes will be common for this board. On the natural ♣Q lead, the result will be either 1♦ making or with an overtrick, depending on declarer's play. Declarer should test clubs before tackling hearts. If the club suit behaves as 3-3, the 4th club in dummy is set up, and the heart finesse is unnecessary.

Some North players might double West's 1♦ opening, leading to the sequence: 1♦ (X) P (1♥). In this scenario, West can bid 1NT to indicate a balanced 18+ point hand. North's ill-advised double grants East-West a favorable opportunity to score 120 points by making 1NT+1.

Board: 8		♠J9732	
Dealer: W		♥KQ7653	
Vul.: None		♦6	
♠Q85		♣A	♠A6
♥J4			♥2
♦QJ85			♦10742
♣KQ103			♣J87654
N	♠ ♥ ♦ ♣	♠K104	10
N	3 5 5	♥A1098	
S	3 5 5	♦AK93	11 HCP 5
E		♣92	14
W			

major shows the other major suit and an unspecified minor suit.

Partners should discuss and agree on follow-up sequence in advance. On this board, south has options such as bidding 2NT to ask north for more detailed description of the hand or jumping directly to 4♥.

Jumping to 4♥ applies maximum pressure on EW, if they decide to sacrifice in a minor suit, their scores will not be pretty.

Board: 9		♠10943	
Dealer: N		♥KJ1062	
Vul.: EW		♦A104	
♠A2		♣K	♠KQ87
♥5			♥A7
♦J9853			♦KQ
♣A8652			♣QJ1043
N	♠ ♥ ♦ ♣	♠J65	11
N		♥Q9843	
S		♦762	9 HCP 17
E	3 5 1 6 6	♣97	3
W	3 5 1 6 6		

works well for this board.

Playing 5♣ by East is interesting. Looking at the club suit alone, finessing the ♣K is a percentage play. However, the bidding suggests North holds most of the remaining points, especially if North plays the ♥K (normally denying the ♥Q after partner's normal small heart lead). East has a good chance to drop the ♣K to make an overtrick.

Board: 10		♠J	
Dealer: E		♥AK	
Vul.: All		♦KQ92	
♠104		♣A107543	♠Q973
♥Q9532			♥10876
♦1076			♦A8
♣Q86			♣J92
N	♠ ♥ ♦ ♣	♠AK8652	17
N	3 5 1 6 5	♥J4	
S	3 5 1 6 5	♦J543	4 HCP 7
E		♣K	12
W			

chosen as the source of the extra trick, declarer benefits from good fortune. Pairs that stop at 4♠ will score well, as only a few pairs will manage to make 6♦.

8. Traditionally, West's hand might not have been considered strong enough to open 1♣ or 1♦, but modern trends increasingly favor lighter opening style. If West chooses to open 1♣ or 1♦, north can make a direct cuebid, showing a two-suiter hand with both major suits: hearts and spades. This widely used convention is known as the Michael Cuebid. The Michael Cuebid can also be applied when the opponent's open 1 of a major suit. The direct cuebid of the opponent's

9. Despite having only 11 HCP and a singleton ♣K, most North players will open 1♥. East has a couple of options to enter the bidding: double or overcall 1NT. South will jump to 4♥. West has a clear choice of 4NT to show both minors, reaching a comfortable 5♣. For Easts who overcall 1NT over 1♥, West should also bid 4NT after South's preempt of 4♥, assuming they play 4NT as two places to play, not natural. Overcalling 2♣ over North's 1♥ is not a common choice for East, but it

10. With a 6-card spade suit and a 4-card diamond suit, South's rebid choice varies by partnership. Some always rebid 2♦ following 1♠-2♣, while others rebid 2♠ and later introduce diamonds.

The success of a diamond slam hinges on favorable distribution. A bad diamond split can be problematic, and even with a 3-2 split, declarer must find an additional trick in the black suits, either from spades or clubs. If clubs are

Board: 11		♠852	
Dealer: S		♥AK104	
Vul.: None		♦J643	
♠AQJ976		♣86	♠10
♥86			♥975
♦AKQ9			♦108752
♣4			♣KQJ3
N ♠ ♥ ♦ ♣		♠K43	8
N 2 2 2		♥QJ32	16
S 2 2 2		♦	HCP 6
E 1 2 3		♣A109752	10
W 1 1 3			

11. Another 6 spades and 4 diamonds hand, but West's hand is stronger than South's hand in the previous board. After 1♠-1NT, West may bid 2♦, intending to rebid spades later to indicate a non-minimum hand with 6-4 in point suits (♠&♦). East, with his 6 HCP outside of partner's suits, is likely to pass 2♦. If South reopens with a double, East-West may be pushed to 3♦, and the result remains unchanged, with most tables will score 110 for East-West.

Board: 12		♠AK2	
Dealer: W		♥KQ10962	
Vul.: NS		♦J	
♠		♣1074	♠J965
♥J87			♥4
♦K8762			♦Q1054
♣KQJ62			♣A983
N ♠ ♥ ♦ ♣		♠Q108743	13
N 2 6 4		♥A53	10
S 2 6 5		♦A93	HCP 7
E 4 3		♣5	10
W 4 3			

12. Light opening enthusiasts might open West's 10 HCP ace-less hand, though most would pass. South's hand justifies a limit raise to partner's 1♥, so if partner rebids 2♥ over south's 1♠ response, which shows extra length in hearts, South's hand is qualified for jumping to 4♥. Some lucky Norths choose to raise spades immediately after 1♥-1♠, and they will play in a better contract of 4♠, or even 6♠, outperforming North-South pairs playing in 4♥.

Board: 13		♠96	
Dealer: N		♥Q8642	
Vul.: All		♦10874	
♠Q43		♠KQ	♠KJ108
♥KJ5			♥A103
♦QJ63			♦92
♣J53			♣A1042
N ♠ ♥ ♦ ♣		♠A752	7
N 3 2 1 1 2		♥97	10
S 3 2 1 1 2		♦AK5	HCP 12
E 3 2 1 1 2		♣9876	11
W 3 2 1 1 2			

13. Bidding should be simple: 1♣-1NT all pass. There might some aggressive bidders to bid 2NT (11-12 balance hand inviting 3NT) with West's flat 10 HCP hand, even so, East won't accept game invitation with a minimum opening hand. Favorable diamond layout for East-West allows them to take 9 tricks in no-trump contracts, if they locate the ♥Q. Of course, the normal heart lead makes declarer's life a lot easier. However, reaching 3NT by East-West is unlikely.

Scores of +120 or +150 for East-West are normal for this board.

Board: 14		♠AJ92	
Dealer: E		♥532	
Vul.: None		♦K7	
♠Q76		♠AQ62	♠10543
♥AJ86			♥Q
♦Q85			♦J10964
♣K73			♣1084
N ♠ ♥ ♦ ♣		♠K8	14
N 3 3 4 2 4		♥K10974	12
S 3 3 5 2 4		♦A32	HCP 3
E		♣J95	11
W			

14. South's 11 HCP hand may or may not be opened, but 4♥ will be played at most tables. North should bid 1♠ over partner's 1♥ open, not 2♣, unless the partnership has a specific agreement to use 2♣ as an artificial game forcing bid. After south rebids 1NT, showing 12-14 HCP balanced hand, north has no reason to bid something else, other than 4♥.

South, as declarer, will quickly discover the unfavorable heart split. However, with a careful play, 4♥ can still be made,

losing only 3 hearts.

With 3 unavoidable losers in hearts, ♣K must be onside. The 3rd diamond can be ruffed by dummy, and then declarer needs to find a place to park his 3rd club. This can be achieved through several lines of play:

- **Finessing the ♠Q**; Declarer's club can be discarded on ♠J if this finesse works.
- **Ruffing out ♠Q**; If the ♠Q is held by the opponent with fewer than 4 spades.
- **Play West with Kx in clubs.**

Some of these chances can be combined to increase the likelihood of success. For example, declarer might combine the assumption of West holding Kx in clubs with either the spade finesse or the squeeze play. This approach maximizes the chances of bringing the contract home.

By endplaying West, South can theoretically make 11 tricks in hearts, but that is a double-dummy play.

Board: 15	♠AJ104	
Dealer: S	♥2	
Vul.: NS	♦Q763	
	♣K765	♠K76
♠5		♥AK105
♥QJ743	N	♦A54
♦K1082	W	♣1082
♣AQ4	S	
N ♠ ♥ ♦ ♣	♠Q9832	10
N 1	♥986	12 HCP 14
S 1	♦J9	4
E 3 4 4 2	♣J93	
W 3 4 4 2		

15. The Jacoby 2NT response to partner's 1 major opening, showing 4+ trump support and game-forcing values, is widely used. The bidding may look like:

1♥-2NT-3♠*-4♥

(3♠* = shortness in spades)

Some play different versions of Jacoby 2NT, but the final contract for this board will be the same: 4♥ by West. There is no clear choice for North's opening lead. A small club lead

is unfortunate, as it concedes a trick.

West can make 4♥ by leading a small spade from their hand toward the ♠K.

- Scenario 1: If the ♠K wins the trick (North ducked the ♠A), West can turn to the diamond suit. If diamonds split 3-3, or one opponent holds QJ, Q9, or J9 doubleton, the extra diamond can be established for a club pitch. This line of play gives declarer 11 tricks.
- Scenario 2: If North plays the ♠A immediately, East's ♠K is ready for a club discard. Declarer may lose 1 spade, 1 diamond, and possibly 1 club, but 4♥ remains safe.
- Scenario 3 (did not occur today): If South produces the ♠A over East's ♠K, the best defense is a small club shift. West can play a small club instead of the ♣Q, and regardless of the club suit layout, declarer has time to set up a diamond trick for a club discard, ensuring 4♥ is safe.

If West carelessly takes a club finesse early, North, after winning the ♣K, can return a club, setting up 2 defensive tricks in clubs. Declarer will lose 2 clubs, 1 diamond, and the ♠A for a poor -50 score.

Board: 16	♠963	
Dealer: W	♥A1092	
Vul.: EW	♦Q9864	
	♣A	♠10542
♠AQJ7		♥Q4
♥86	N	♦J5
♦K73	W	♣KQ972
♣10864	S	
N ♠ ♥ ♦ ♣	♠K8	10
N 1 4 4	♥KJ753	10 HCP 8
S 1 5 4	♦A102	12
E 1 3	♣J53	
W 1 3		

16. After three passes, South opens 1♥, and North either jumps to 4♥ directly or bids via the Drury convention to reach 4♥. North is confident in the overall strength of the partnership's hand, as the hand (already passed for opening) is strong and supportive for a heart contract.

With hearts 2-2 and the ♠A offside, the final score depends on the diamond suit play, which in this scenario, is where the key decision lie.

When analyzing the diamond suit, you are missing the King and Jack, while holding all the other honors along with the 10 and 9. Without additional information from the bidding, opponents' carding, or earlier plays, the percentage play is to finesse twice—leading diamonds from dummy twice toward your hand. If East holds one or both missing diamond honors (K or J), you will lose only one trick in the suit.

Some South players might choose to play the ♦A first and then lead a small diamond from hand toward dummy. In this case, West should smoothly duck the ♦K. This clever defensive play creates an opportunity for South to misplay the suit, potentially leading to an extra trick for the defense. By withholding the King, West introduces ambiguity, making it harder for declarer to accurately read the diamond distribution and execute the correct line of play.

Board: 17	♠Q3	
Dealer: N	♥A2	
Vul.: None	♦AQ842	
♠AK75	♣AJ104	♠9842
♥Q43		♥K1076
♦K103		♦J9
♣Q53		♣K92
N ♠ ♥ ♦ ♣		
N 1	♠J106	17
S 1	♥J985	14 HCP 7
E 2 1	♦765	2
W 1 2 1 1	♣876	

17. North's hand is semi-balanced and falls into a range where two opening bids are possible:

1. 1NT: Many players treat a 22(54) shape as balanced, especially if the doubletons contain at least one honor card. For this board, opening 1NT is their obvious choice, as it accurately describes north's strength (15-17 HCP) and close balanced hand.
2. 1♦: This is a more flexible bid. Also, it immediately shows the diamond suit. However, it also gives East-West more room to compete.

The choice between 1NT and 1♦ depends on partnership agreements and the specific hand characteristics. Let's explore the implications of each opening bid.

Scenario 1: North opens 1NT

In this case, East-West will struggle to enter auctions because the 1NT opening has limited their bidding space. North-South will likely play in 1NT. However, it is hard to make 1NT, as South is short on entries. North must play everything from his own hand.

Scenario 2: North Opens 1♦.

Here's how the bidding might be:

1♦ (P) P (1NT)
 Or 1♦ (P) P (1NT)
 P (2♣) P (2♠)

West becomes a declarer for either 1NT or 2♠.

Inaccurate defense will help West to make 1NT or 2♠, otherwise, West will need to read the cards layout perfectly to achieve a plus score.

1NT open generally has an advantage in the bidding competitions by limiting the opponents' options, but for this board, 1♦ open is a winner.

Board: 18		♠AQ643																										
Dealer: E		♥9832																										
Vul.: NS		♦95																										
♠J982		♣Q9	♠																									
♥J76		<table><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		♥AKQ105																
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W		E																										
	S																											
♦AJ863			♦K1072																									
♣5			♣AK87																									
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N	♠	♥	♦	♣																								
N	1																											
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7	HCP	19																										
	6																											

18. West's hand is suitable for supporting partner's 1♥ opening, raising 2♥ is the correct bid. Responding 1♠ instead could create rebid challenges later. As the adage goes: *Support with support*. Once a fit is established, both partners can reassess their hands. When East sees the 2♥ from partner, it becomes clear that only a little extra from partner could lead a potential slam. For example, if partner holds ♥: J, ♦: AQJ, and either shortness (0-2) or Q in club suit, 7♥ becomes a near-certain grand slam. If most of West's values are in the spade suit, their side might only make 4♥.

To uncover the specifics of West's hand, East can use a splinter bid of 3♠, signaling slam interest and shortness in spades. The bidding sequence would proceed: 1♥-2♥-3♠. While West's hand may not be strong in high card point, and ♠J may seem wasted, the club shortness and 5 card diamond suit are valuable assets. West should cooperate with partner's slam try by cue-bidding 4♣. East can then employ another tool: bidding 4♠ as exclusive RKC, asking for key cards outside the spade suit. Upon learning that West holds the ♦A, East can confidently bid slam, knowing partner must have additional values beyond the ♦A and club shortness to justify the 4♣ cue-bid.

Can EW reach 7♥? Yes, but only with a strong partnership understanding. Grand slam bidding is challenging, even for experienced pairs. Stopping at 6♥ would still get an above-average score.

Board: 19		♠AK																										
Dealer: S		♥Q																										
Vul.: EW		♦KQ109543																										
♠J87		♣KJ3	♠109653																									
♥AKJ1065		<table><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		♥																
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♦7			♦AJ86																									
♣Q52			♣10984																									
<table><tr><td>N</td><td>♠</td><td>♥</td><td>♦</td><td>♣</td></tr><tr><td>N</td><td>4</td><td>1</td><td>5</td><td>2</td></tr><tr><td>S</td><td>2</td><td>1</td><td>3</td><td></td></tr><tr><td>E</td><td></td><td></td><td></td><td></td></tr><tr><td>W</td><td></td><td></td><td></td><td></td></tr></table>		N	♠	♥	♦	♣	N	4	1	5	2	S	2	1	3		E					W					♠Q42	
N	♠	♥	♦	♣																								
N	4	1	5	2																								
S	2	1	3																									
E																												
W																												
		♥987432																										
		♦2																										
		♣A76																										
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	18																											
11	HCP	5																										
	6																											

19. North's hand is too strong for a simple 2♦ overcall after West's 1♥ opening, so he begins with a double, planning to bid diamond later to show his strong hand. East, with only 5 HCP, should remain silent after north's double, despite holding void in hearts. As the advancer, South has no comfort bids available at this point, he could pass 1♥X, bid 1♠, or 1NT, but none of these options perfectly suit his actual hand.

- If South passes partners double, 1♥X could go down 2 with solid defense. +500 for North-South, which would likely be a top score.
- If South bids 1NT, north can bid 2♦ to complete the strong hand showing with long diamond suit. 2♦ could make 3 over tricks, as East does not have any heart to his partner's hand, north's ♥Q can be discarded on the ♠Q.
- If south bid 1NT and North jumps to 3NT, NS would lose 4 heart tricks and ♦A for a one down.

Board: 20		♠KJ												
Dealer: W		♥AK9654												
Vul.: All		♦A												
♠A9764		♣AKJ8		♠Q1085										
♥Q7		<table border="1"><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		♥2	
	N													
W		E												
	S													
♦1053		♦KJ984												
♣Q106		♣974												
N	♠	♥	♦	♣										
N	5	6	1	4										
S	5	6	1	4										
E	1													
W	1													
		♠32		23										
		♥J1083												
		♦Q762		8										
		♣532		3										
				<table border="1"><tr><td>HCP</td></tr></table> 6	HCP									
HCP														

20. North will be thrilled when he sees his cards. With such a powerful holding, he opens with 2♣, and South responds with 2♦ as a waiting bid. While some partnerships have different agreements for responding to a 2♣ opening, 2♦ as a waiting bid is the most common approach. Most play 2♥ rebid by North as natural, South can raise to 3♥ or 4♥. A jump to 4♥ by South would indicate a dead minimum hand with 4+ heart support.

As mentioned earlier, some partnerships use the 2♥ rebid after a 2♣ opening as the *Kokish relay*, South is required to bid 2♠ artificially as a further waiting bid. At the third round, North can bid 3♣ to complete the description of his hand: 22+HCP, 4 card clubs and 5+ hearts.

North's hand is far too strong to settle for just 4♥, so he might explore the possibility of a slam. To make 6♥, he needs partner to provide heart support, the ♠Q and the ♣Q. If partner has one of the two queens (♠Q or ♣Q), there is still a finesse chance to make the slam. Partner has a Queen, unfortunately it is ♦Q, which is almost useless for this slam.

The layout is incredibly favorable for NS. Not only is the ♣Q onside, but the clubs also split 3-3. There is no need to guess in spade suit. Declarer can easily collect 4 club tricks, 6 heart tricks, the ♦A and a spade ruff (discarding South's one spade on North's 4th club) for 12 tricks. If you reached slam, you should have no trouble making it.

Board: 21		♠AQ32	
Dealer: N		♥9853	
Vul.: NS		♦1073	
♠KJ106		♣J9	♠875
♥107			♥AJ4
♦A			♦KJ8
♣KQ10432			♣A865
N ♠ ♥ ♦ ♣		♠94	7
N	1 2	♥KQ62	
S	1 2	♦Q96542	13
E 3 3	4	♣7	7
W 3 2	5		HCP 13

21. When a minor suit fit is established, 3NT is the most common landing spot if there is enough value for a game, but not enough for a slam. However, there are occasions when you need to bid beyond 3NT:

- If there's a chance for a minor suit slam,
- If you lack stoppers in one or more suits.

For this board, 3NT is an easy contract for EW, with quick 9 tricks and a good chance to even make an overtrick. If you play in 5♣ by East, it will be defeated on a normal spade lead, losing 2 spade tricks and a spade ruff.

Board: 22	♠J84																																									
Dealer: E	♥QJ10																																									
Vul.: EW	♦106																																									
♠AKQ72	♣98765	♠																																								
♥A8		♥K97643																																								
♦Q952	<table border="1"><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		♦KJ3																															
	N																																									
W		E																																								
	S																																									
♣J2		♣KQ103																																								
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	N	♥	♥	♥	♥	♣																																				
N																																										
S																																										
E	5	3	4	5	4																																					
W	5	3	4	5	4																																					
	♥52																																									
	♦A874	16																																								
	♣A4	<table border="1"><tr><td></td><td>HCP</td><td></td></tr><tr><td>8</td><td></td><td>12</td></tr></table>		HCP		8		12																																		
	HCP																																									
8		12																																								

22. East-West pairs will be in game for this board, either in 3NT or 4♥. The bidding might look like:

N	E	S	W	Or	N	E	S	W
	1♥	P	1♠			1♥	P	1♠
P	2♥	P	3♦		P	2♣	P	2♦
P	3NT	P	P		P	2♥	P	4♥
P					P	P	P	

Declarers in 4♥ will lose 1 heart and 2 minor aces.

Playing 3NT is interesting. If declarers decide to test the diamond suit before touching hearts, they will realize they do not need the heart suit when the ♦10 drops. They have 3 clubs, 3 diamonds, 2 hearts, and 3 spades, losing only 2 aces. Even without establishing the ♦9 as an 11th trick, 3NT+1 still outperforms East-West pairs in 4♥.

Board: 23	♠4	
Dealer: S	♥7642	
Vul.: All	♦J764	
♠Q3	♣KQ96	♠A1086
♥AKQ98		♥103
♦A8		♦Q9532
♣J743		♣A10
N ♠ ♥ ♦ ♣	♠KJ9752	6
N	♥J5	16
S	♦K10	HCP 10
E 4 2 4 5 3	♣852	8
W 4 2 4 3 3		

23. Overcalling a 5-card suit at the 3-level is not recommended, but West players have no other choices after South's 2♠ preempt. They need to act with this strong hand, but doubling with a 2-5-2-4 shape at this level is awkward, and overcalling 2NT with Qx in the opponent's suit is equally problematic. Thus, a 3♥ overcall becomes the pragmatic choice.

With the spade holding of A1086, East is likely to bid 3NT after partner's 3♥ overcall. On a normal spade lead from South, East has 9 tricks when the ♥J falls. Additional tricks may emerge from minor-suit plays: a small club from West toward the A10 or successful guess in diamond suit.

Board: 24	♠532	
Dealer: W	♥K4	
Vul.: None	♦AQJ92	
♠6	♣J52	♠AKQJ98
♥Q7652		♥98
♦10653		♦K7
♣Q93		♣K87
N ♠ ♥ ♦ ♣	♠1074	11
N	♥AJ103	4
S	♦84	HCP 16
E 1 2 1	♣A1064	9
W 1 2 1		

24. This is a borderline opening hand by North. He can also pass and then reopen with 2♦. Considering the quality of diamond suit, opening 1♦ should be a good choice.

East has a strong hand with solid spade suit, he will compete fearlessly and likely play in a 2♠ contract. There is not much to say about the play or defense for this board. With the ♣A on the left and the ♦A on the right, 6 spade tricks, 1 club, and

1 diamond will give East a quick claim.

Board: 25	♠A8	
Dealer: N	♥86	
Vul.: EW	♦82	
♠J642	♣KQ109865Q73	♥AQJ532
♥K		♦A6
♦K10975		♣A3
♣J74		
N ♠ ♥ ♦ ♣	♠K1095	9
N	♥10974	8
S	♦QJ43	HCP 17
E 3 3 4 3	♣2	6
W 3 3 4 3		

25. North opens pre-emptive 3♣, East has a few options to enter the bidding:

- Overcall 3♥, a slight underbid. Likely West would pass 3♥,
- Overcall 3NT, not likely but works here, as EW has quick 9 tricks,
- Double, If West does not jump to 4♠, they have chance to get to 4♥ or 3NT. Example sequences:
 - (3♣) X-3♦-3♥-3♠-4♥
 - (3♣) X-3♦-3♥-3♠-3NT.

Pairs reaching 4♥ win the board, though the path to the contract remains unpredictable.

