

## **TRIBES BRIDGE CLUB - 50th ANNIVERSARY: 1971 - 2021**

Greetings!

Herewith find attached the analysis of selected hands played last Thursday, 22nd April 2021, in the **Tribes Bridge Club BBO IMPs Pairs**.

Another set of interesting hands with several declarer play and defensive problems which many found challenging. This week I have analysed NINE hands in varying degrees of detail ranging from one to seven pages: Board# 7, 8, 9, 10, 11, 12, 13, 15, 17.

In total there are 26 pages of analysis/comment. The past week was a busy one for me with a bridge commitment over the weekend where I made several costly mistakes!

Board#7 6 NT, 6 ♠, 6 ♦ all make but are impossible to bid. But not all declarers made the most of their assets!

Board#8 Some pairs reached 6 ♥ or 6 NT and some emerged successful due to misdefense. Other declarers didn't take best advantage of the opportunity that came their way!

Board#9 a part-score hand at many tables where some declarers failed to play to best advantage. But at two tables a very poor defense allowed declarer to make an impossible 3 NT.

Board#10 an impossible 3 NT which failed at all but two tables!

Board#11 a very tricky hand which was played in 3 NT and 4 ♠ at many tables. Errors and opportunities abounded for declarer and defense! Seven pages of analysis reveals all!

Board#12 A tricky 4 ♥ that offered more opportunities for declarer and the defense to shine. Some did...many didn't!

Board#13 Did you bid with the East hand. One declarer found herself in 2 ♦ with ♦ J43 in dummy and with a singleton ♦ 2 in her hand while her right-hand opponent held ♦ AKQ1085!

Board#15 A very tricky 2 NT which was beyond almost all declarers! Indeed failing by one trick was probably a good result for declarer!

Board#17 6 ♥ is cold and yet only two pairs bid it. Not often that declarer has a 6-5 trump fit.

Enjoy!

**Paul J Scannell**  
29th April 2021

North Deals  
None Vul

NS 5♠; NS 3N; NS 4♣; NS 2♦; Par +450: NS 4♠+1

**Board 2**

East Deals

N-S Vul

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

EW 4♠; EW 4♥; EW 3N; EW 5♦; EW 2♣;

Par -420: EW 4♥=; EW 4♠=

**Board 3**

South Deals

E-W Vul

	♠ 2	
	♥ A K J 7 6	
	♦ K Q 9	
	♣ K 7 6 4	
♠ Q 10 8 3	<div>W<div>NSE</div>E</div>	♠ A J 9 6
♥ 10 3		♥ 5 2
♦ A 3 2		♦ J 10 7 6 5
♣ J 9 8 2		♣ 10 5
	♠ K 7 5 4	
	♥ Q 9 8 4	
	♦ 8 4	
	♣ A Q 3	

NS 5♥; NS 3N; NS 4♣; NS 1♠; NS 1♦; Par +450: NS 4♥+1

**Board 4**

West Deals

Both Vul

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

EW 2♠; EW 2♥; EW 1N; W 2♣; EW 1♦; E 1♣;  
Par -110: EW 1♥+1; EW 1♠+1

**Board 5**

North Deals

N-S Vul

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

NS 4♦; NS 2N; NS 1♠; NS 1♥; EW 1♣; Par +130: NS 2♦+2

**Board 6**

East Deals

E-W Vul

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

NS 2N; NS 2♠; NS 2♥; NS 2♦; S 2♣; N 1♣; Par +120: NS 1N+1

### Board 7

South Deals

Both Vul

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

EW 6N; EW 6♠; EW 6♦; NS 1♥; NS 1♣; Par -1440: EW 6N=

Yes, 6 NT, 6 ♠ or 6 ♦ all make but are impossible to bid! Note that declarer can make thirteen tricks in a spade contract (ruff a club in dummy before drawing trumps) if North does not cash ♥ A at trick one! Declarer can make thirteen tricks in NT if North leads any heart other than ♥ A!

### Saints & Sinners

At eighteen of the nineteen tables E/W scored either eleven or twelve tricks depending on the defense and play. At seven tables West declared 4 ♠ and all declarers emerged with only twelve tricks despite the fact that North led ♦ J (5) or ♣ K (2). These declarers should have won the opening lead in hand and then ruffed a club in dummy before drawing trumps! Thirteen tricks ...no problem! **Sinner** status to the **seven declarers**.

At one table West declarer 4 ♠ and only made ten tricks! Impossible! No...this is what happened. West opened 1 ♠ and North Doubled...[Note: This Double is wrong. Holding two five card suits the North hand is unsuited to a Takeout Double which promises support for the THREE unbid suits! North's options are a) Pass, b) bid hearts or clubs, or, c) show the two suits via a conventional bid using **Ghestm** or **Michaels**. Only two North's used a two-suiter bid. Most Norths simply bid 2 ♥ with a couple preferring 2 ♣.] Against 4 ♠ North led ♥ A and then switched to ♣ K, declarer winning with ♣ A. Declarer now cashed three top spades, and then played ♦ K and a small diamond to dummy's ♦ A. Declarer continued with dummy's ♦ Q and then cashed ♥ K, continued with ♥ J which she ruffed in hand before conceding two clubs to North while discarding winning diamonds from dummy! **Sinner** status to **declarer** who should have realised that dummy's remaining diamonds were all winners!



### Board 8

West Deals

None Vul

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

EW 5N; W 5♥; E 4♥; EW 2♠; EW 3♦; EW 3♣; Par -460; EW 3N+2

3 NT by East or West or 4 ♥ by West should lead to eleven tricks. 4 ♥ by East can be held to ten tricks on a club lead from South. **BUT**, some declarers will emerge with more...and maybe some will score less! Note that eleven tricks are available in NT via 3 spades, 5 hearts, 3 diamonds. **BUT**, the West hand will be squeezed on the play of ♠ Q and dummy's long hearts. Declarer can play it safely by discarding two clubs and a diamond from the West hand before taking the diamond finesse. **BUT**, if the diamond finesse loses then North may be able to cash a spade winner(s) which would see declarer having to discard from ♦ AK, ♣ K10. And North could return a diamond forcing declarer to lead away from his ♣ K10. Playing an IMPs competition, declarer, in a NT contract may be wise to simply cash his ten top tricks. In a heart contract the diamond finesse can be taken without having to cash all the hearts.

Note that on a diamond lead from South, declarer can play low from the West hand and win with ♦ J. Declarer can subsequently finesse ♦ 10 for twelve tricks. You will note that there is no other legitimate line for twelve tricks without taking the diamond finesse!

### Saints & Sinners

*If you bid 'em you have to be able to play 'em.* One pair reached 6 ♥ and East received the lead of ♦ 5. Declarer made the fatal mistake of rising with dummy's ♦ A, cashing two top trumps and then unblocked ♠ AK before playing a third heart to dummy's ♥ Q. Declarer now led ♦ J, South covering with ♦ Q. Yes, declarer was able to discard one club from the East hand but eventually lost two clubs to N/S. IF declarer let the first diamond round to his ♦ J he could subsequently finesse ♦ 10 and thereby discard TWO losing clubs from East hand and would have made 6 ♥. **Sinner** status to **East** who should have done some deeper thinking at trick one, in particular re how he hoped to dispose of his club losers! And if he was planning to finesse ♦ J later in the play then he should have let the opening lead come round to his hand!

At another table West declared 6 NT and North fatally led ♣ A. Declarer subsequently made twelve via 3 spades, 5 hearts, 3 diamonds, 1 club. **Sinner** status to **North**...leading an Ace against 6 NT is seldom a good idea. **Saintly** status to declarer, **James Ward**, who steered the contract home. **Sinner** status to **E/W** for bidding 6 NT on a combined 30 hcp. Holding balanced hands, a partnership should have a combined holding of 33 hcp in order to bid 6 NT

### Board 8

West Deals

None Vul

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

EW 5N; W 5♥; E 4♥; EW 2♠; EW 3♦; EW 3♣; Par -460; EW 3N+2

### Saints & Sinners

At another table West also declared 6 NT and North fatally led ♣ 7. If it's not normally a good idea to cash an ace against 6 NT it is also not normally a good idea to lead away from a holding such as AJ9x... Declarer won with ♣ K as South produced ♣ Q at which point North's stomach should have been churning!!! Declarer unblocked ♠ AK and then cashed five hearts and ♠ Q. South erred by discarding a diamond too many and at trick ten declarer held ♦ AK106 while dummy held ♦ J4. South had reduced to ♠ 10, ♦ Q97. When declarer led ♦ J and South covered with ♦ Q it was all over as declarer scored ♦ AK106 and so emerged with thirteen tricks on a hand where declarer could have been held to eleven. **Sinner** status to **North** for a poor choice of lead and to **South** for not retaining four diamonds in the end game. When declarer discarded on ♠ Q South knows that her ♠ 10 is superfluous and can discard it in favour of retaining four diamonds. **Sinner** status to **E/W** for reaching 6 NT on a mere 30hcp...A minimum 33hcp is required for 6 NT UNLESS either hand has a good source of tricks.

**Sinner** status to the **Norths at three other tables** where West declared 6 NT and ♣ 7 was led and all declarers emerged with thirteen tricks. In all cases South discarded two diamonds and declarer duly scored four tricks with ♦ AK106. **Sinner** status also to the **three Souths** who should have noted dummy's doubleton ♦ J4 and at least had suspicions that declarer may have a four card holding in the suit.

At three other table declarer emerged with twelve tricks in 3 NT. At one table North led C7 but South retained his diamonds and subsequently scored the last trick with D9. **Saintly** status to South, **Enda Glynn**.

At a second table North led ♦ 8 against 5 NT by West. South should really have wondered about the lead and not discarded his diamonds which enabled declarer to score four tricks in the suit and emerge with a total of twelve tricks! **Sinner** status to **South**.

At a third table North led a spade and South discarded two diamonds and thus enabled declarer to score four diamond tricks and emerge with twelve tricks! **Sinner** status to **South**.

### Board 9

North Deals

E-W Vul

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

NS 2♠; EW 2♥; EW 3♣; EW 1N; EW 2♦; Par -100: NS 3♠×-1

A variety of part-scores available to E/W but only makeable at a low level! And N/S can make 2♠. 3♣ can make but the play is not obvious... Declarer must initially play on spades (BEFORE drawing trumps), discarding two diamonds from dummy. Declarer can then play a diamond to dummy's ♦ K and can subsequently ruff a third diamond with dummy's ♣ 3. But, I suspect that most declarers will simply rely on the diamond finesse which, unfortunately E/W, fails!

### Saints & Sinners

Very few declarers were successful, with E/W failing in heart or club contracts although two Easts were allowed to make 3♥ despite N/S having 1 spade, 2 hearts and 2 diamonds available to the defense albeit diamonds have to be attacked from the start!

There were **Sinners** at three tables where **South** contracted 3♠ and failed by two tricks! At all three tables East opened 1♥ and each South bid 2♠ (Weak). At two tables West bid 3♣ whereas at the other table West bid 2NT. All three Norths bid 3♠ which closed the auction. All three Wests led ♥ A and continued with a heart. Declarer won the second heart and played ♠ A and continued with a second spade, West winning. Declarer can now count 4 spades, 2 hearts, ♦ A...and a diamond towards ♦ Q6 will produce an eighth trick. The three declarers failed to take advantage of the favourable layout of the diamond suit and ultimately failed by two tricks instead of one! **Sinner** status to all **three Souths**.

At two tables E/W reached 3NT where a lacklustre defense by N/S allowed the contract to make! At both tables East opened 1♥ and South overcalled 1♠ (perhaps 2♠ would be more apt). West duly became declarer. At one table North led ♠ 6 (M.U.D) having supported South's spade bid. South rose with ♠ A and continued with ♠ 4, declarer winning with ♠ J (Mistake... should win with ♠ Q, leaving South wondering who had ♠ J!). Declarer now cashed three top clubs and next led ♦ J from hand and North played low as South won with ♦ Q. The defense can still prevail if South switches to a heart as N/S will then score 1 spade, 2 hearts, 2 diamonds, 1 club (North's CJ). **BUT**, South woodenly continued with a spade to declarer's ♠ Q. Declarer now led ♦ 2 and North erred **TWICE**...first by rising with ♦ A and then by cashing ♣ J instead of switching to a heart. North then played a heart to declarer's ♥ A who cashed ♣ 9 and then played a diamond to dummy's ♦ K10. Nine tricks to declarer and **Sinner** status to **North (mostly)** and **South**.

### Board 9

North Deals

E-W Vul

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

NS 2♠; EW 2♥; EW 3♣; EW 1N; EW 2♦; Par -100: NS 3♠×-1

### Saints & Sinners

At another table West also declared 3 NT after East opened 1♥ and South overcalled 1♠. West bid 2 NT and then bid 3 NT after East re-bid 3♦. North led ♠ 10 (?) and South beat dummy's ♠ K with ♠ A and continued with ♠ 7 to West ♠ J and North's ♠ 3, South now wondering if North had started with a doubleton ♠ 103 and that declarer had ♠ QJ65!). Declarer continued with three top clubs as South discarded ♥ 9, ♠ 2. Declarer now switched to ♦ J and North could have risen with ♦ A and played a third spade establishing two spade winners for South....**BUT**, North stayed at home and South won with ♦ Q and continued with ♠ 8 to declarer's ♠ Q. Declarer continued with ♦ 2 from hand and North erred by rising with ♦ A instead of playing low and killing dummy's fourth diamond! To make matters worse, North now cashed her master club, establishing declarer's ♣ 9 as a winner and then continued with a diamond to dummy's ♦ 10. Declarer then cashed ♦ K, discarding his losing heart from hand and finally played a heart to his ♥ A and then cashed the ♣ 9 for this ninth trick. **Saintly** status to declarer, **James Ward**, who took full advantage of a lack-lustre defense. **Sinner** status to **North** who had several opportunities to defeat the contract.

**NOTE:** If South knows that partner holds three spades then South might consider ducking the first AND second rounds of spades and win the third round with ♠ A and then cash three other spades! But South needs to be sure that partner did start with three spades and also to be confident that partner will be wise to South's manoeuvring! Against good defense E/W should only score seven tricks in a NT contract!!!

### Board 10

East Deals

Both Vul

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

EW 4♦; EW 4♣; E 2♠; EW 1N; W 1♠;  
Par -130: EW 1♣+3; EW 1♦+3

Yes, E/W can make 1 NT but unfortunately declarer is likely to contract 3 NT! E/W can make 7 tricks as long as declarer guesses to finesse ♣ 10 rather than ♣ Q! On a heart lead the defense can score 4 hearts, 1 diamond, 1 club thereby holding declarer to 1 NT!

### Saints & Sinners

At 16 tables E/W declared 3 NT with all but two suffering a defeat ranging from two tricks to four tricks. BUT, at two tables the defense contrived to let declarer score nine tricks!

At one table South led ♥ 9 (systemic?) dummy's ♥ K winning. Declarer got off to a good start when she played a club to her ♣ 10, South winning with ♣ K. South now found the continuation of ♥ Q(!!!) instead of a small heart. Declarer discarded ♦ 3 from dummy and North, not unnaturally, 'unblocked' by playing ♥ J on the basis that South's play of ♥ Q surely promised ♥ 10! Declarer gratefully accepted this defensive gift and won with ♥ A. Declarer now cashed ♣ AQ2 on which South discarded ♥ 2, ♠ 5 as North discarded ♠ 2 on the third club which declarer won with dummy's ♣ 7. Declarer now led a diamond to her ♦ Q and South's ♦ A. South exited on another heart, declarer winning with ♥ 10. Declarer now played a spade to dummy's ♠ Q and North's ♠ K. North exited on ♦ 10, declarer winning with ♦ K and then cashing ♠ J for her ninth trick! **Absolute Sinner** status to **South**. **Saintly** status to **declarer, Anne Killilea** who took full advantage of South's mis-defense.

At the second table South led ♥ 2 to dummy's ♥ K, Declarer mis-guessed the club position when she finessed ♣ Q, South winning with ♣ K. **BUT**, South switched to ♦ 5 instead of continuing with another heart. Declarer played ♦ 9 from dummy and North followed with ♦ 10 as declarer won with ♦ Q. Declarer continued with ♦ K, South winning with ♦ A. South still had a chance to recover by playing a heart but unfortunately (for the defense) cashed ♦ J and then switched to ♣ 9! North played ♣ J and declarer won with ♣ A. Declarer could have made all the remaining tricks by cashing ♣ 10 and continuing with ♣ 2 to dummy's ♣ 7, cashing ♦ 76 and then finessing ♠ Q. **BUT**, declarer cashed ♠ A and then led ♠ J, North winning with ♠ K and exiting on ♥ J. Too late! Declarer won with ♥ A and played a spade to dummy's ♠ Q and cashed dummy's winners. **Sinner** status to **South** who should have continued with a heart after winning ♣ K.

### Board 10

East Deals

Both Vul

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

EW 4♦; EW 4♣; E 2♠; EW 1N; W 1♠;  
Par -130: EW 1♣+3; EW 1♦+3

### Saints & Sinners

At eight other tables declarer played 3 NT-3 when they won the opening lead with dummy's ♥ K and then either played on diamonds (5) or misguessed and finessed CQ (3) instead of ♣ 10. All finished three down.

At four other tables East declared 3 NT and failed by two tricks. In two cases declarer won the opening lead with ♥ K and then guessed correctly to finesse ♣ 10. This produced three clubs tricks for declarer. **BUT**, in one case South won ♣ K and then returned ♣ 9 instead of continuing with a heart. Declarer cashed his three club tricks, ending in dummy and then played a diamond to his ♦ K...which South ducked! Declarer now led ♠ J from hand and North won with ♠ K and then played ♥ J, declarer rising with ♥ A. Declarer has now accumulated SIX tricks via 2 hearts, 1 diamond, 3 clubs ...and also has ♠ AQ which brings his total to eight! This would give him a result of 3 NT-1, a super return given what was happening at other tables....**BUT**, declarer was conscious of the fact that his ♦ K had already scored and if North held ♦ A then declarer could enter dummy via ♠ Q and lead another diamond towards his ♦ Q2...and if ♦ Q scored that would give him nine tricks and his contract! So, declarer entered dummy with ♠ Q and then led a diamond, North following with ♦ 10. Declarer must have felt very satisfied when he covered with ♦ Q only to see South produce ♦ A... South now cashed ♥ Q9, ♦ J to leave declarer two down! Not sure if South should be awarded Sinner status for not continuing with a heart after winning ♣ K or whether she earns Saintly status for her smooth duck of the first diamond! Okay...ducking the first diamond was a good play...**Saintly** status to **Deirdre O'Halloran**.

At a second table declarer also guessed correctly to finesse ♣ 10 at trick two. At this table South won with ♣ K and continued with a heart to North's ♥ J, declarer ducking. Declarer won the next heart with ♥ A and cashed three clubs, ending in dummy with ♣ 7. Declarer next finessed ♠ J and then made the highly unusual play of leading ♦ 2 from her holding of ♦ KQ2!!! South won with ♦ J and then cashed ♥ Q98, ♦ A to leave declarer two down. Cashing ♠ A would have seen declarer score eight tricks!

### Board 10

East Deals

Both Vul

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

EW 4♦; EW 4♣; E 2♠; EW 1N; W 1♠;  
Par -130: EW 1♣+3; EW 1♦+3

### Saints & Sinners

At another table declarer played a diamond to her ♦ K at trick two losing to South's ♦ A. South now continued with ♥ 9 instead of a small heart. North may have been confused because she played ♥ 7 instead of ♥ J and declarer won the trick with ♥ 10 (**Sinner** status to **South**). Declarer now cashed ♦ Q and exited on a third diamond, establishing two diamond winners in dummy. Declarer continued with a third heart to North's ♥ J and declarer's ♥ A. Declarer has now accumulated four tricks and has two diamond winners in dummy...if he can get at them! And declarer also has ♣ AQ102 in hand as well as ♠ AJ6 with ♠ Q86 in dummy. Declarer could have been thinking of making 3 NT if he can get to dummy! BUT, declarer cashed ♠ A and continued with ♠ J and North found the excellent play of ducking ♠ J thus depriving declarer of an entry to dummy via ♠ Q! Declarer continued with a third spade, South discarding ♥ 2 as North won with ♠ K and then cashed ♠ 107. North next played a club and declarer finessed ♣ Q which lost to South's ♣ K. Declarer won the last trick with ♣ A and finished two down. **Saintly** status to **North, Mary Hackett** for ducking ♠ J.

At a fourth table declarer won the heart lead with dummy's ♥ K and then finessed ♣ Q at trick two, South winning with ♣ K. South now switched to ♠ 9 instead of continuing with a heart, declarer winning in hand with ♠ J as North played ♠ 2 (encouraging or discouraging?). Declarer now cashed ♣ A and continued with ♣ 10, South discarding ♥ 2 as North won with ♣ J. North continued with ♥ J, declarer playing ♥ 10 from hand and South made no mistake when she overtook with ♥ Q and continued with a third heart, declarer winning with ♥ A. Declarer continued with ♣ 2, overtaking with dummy's ♣ 7. Declarer now played a diamond to her ♦ Q and South's ♦ A. South cashed ♥ 83 and then conceded the last two tricks to declarer's ♦ K, ♠ A.

### Board 10

East Deals

Both Vul

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

EW 4♦; EW 4♣; E 2♠; EW 1N; W 1♠;  
Par -130: EW 1♣+3; EW 1♦+3

### Saints & Sinners

At another table East opened 1♣, South overcalled 1♥ and North bid 2♥. East closed the auction with 2NT. South led a small heart and declarer won with dummy's ♥K. Declarer then led a spade and finessed ♠J. Declarer next cashed ♣A and continued with ♣10, South winning perforce with ♣K. South now switched to ♦5 instead of continuing with a heart, North playing ♦8 as declarer won with ♦Q. Declarer cashed ♣Q and then played ♣2 to dummy's ♣7. Declarer then played a spade to her ♠A and then cashed ♥A. Believe it or not declarer can now make the contract! This is the position, declarer having already amassed eight tricks: Declarer holds ♠6, ♥10, ♦AJ while South holds ♥Q9, ♦AJ. The other hands are less relevant! If declarer now exits on ♥10, South will win with ♥Q, cash ♥9 and then cash ♦A before leading ♦J to declarer's ♦K. That would be nine tricks to declarer and contract made! **BUT**, declarer exited on ♠6, dummy's ♠Q drawing North's ♠K as South discarded a valuable ♥9. North should have cashed ♠7, South discarding ♦J, before continuing with ♥J to South's ♥Q. South would then cash ♦A leaving declarer with eight tricks. **BUT**, North failed to cash ♠7 and instead played ♥J, South overtaking with ♥Q. South then cashed ♦A and then had to concede ♦J to declarer's ♦K. Nine tricks to declarer. **Sinner** status to **North** who should have cashed ♠7 before playing ♥J.



### Board 11

South Deals  
None Vul

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

NS 4N; NS 4♠; NS 4♦; NS 2♥; NS 2♣; Par +430; NS 3N+1

To make 4 ♠ on a heart lead declarer can win in hand and play a diamond towards dummy which West must duck. When dummy's ♦ K (or ♦ Q) wins declarer next cashes ♠ K and finesses ♠ 9. Declarer then continues with another diamond which West will win. If West now plays a heart then declarer wins with dummy's ♥ A and cashes ♦ Q, discarding the losing heart from hand. Declarer can then simply continue with more diamonds until East ruffs whereupon South can overruff and play on clubs, West winning ♣ A and East scoring a trump trick...BUT declarer emerges with ten tricks!

On the other hand, if declarer plays ♠ A or ♠ Q on second round of spades things are trickier but declarer can still get home! Now declarer must play another diamond, West again rising with ♦ A and continuing with a heart. Declarer now proceeds as before by cashing ♦ Q, discarding a losing heart from hand and then leads diamonds from dummy. Declarer can overruff with ♠ Q or ♠ 9 if East ruffs with ♠ 10, ♠ 7 or ♠ 8. Declarer can then exit on a club, West winning. If West then leads a third heart declarer can ruff with ♠ 6 and will also score a trick with remaining trump, ♠ 9 or ♠ Q.

**Note:** If N/S reach a NT contract then a lot depends on the opening lead and how declarer plays the hand. A heart lead is best for the defense and may hold declarer to nine tricks!

### Saints & Sinners

At one table South opened 1 NT, North raising to 3 NT. West led ♣ 5 and declarer won in hand and made no mistake when he led a diamond at trick two, West ducking as dummy's ♦ K won. Declarer returned to hand via ♥ K and played a second diamond, West rising with ♦ A and then finding the good continuation of a heart. Declarer won with dummy's ♥ A and then cashed three winning diamonds on which East fatally discarded two spades as declarer discarded ♥ 8, ♣ J8. Declarer then played spades and won the last five tricks to emerge with twelve tricks! **Saintly** status to declarer, **John Fahy** who maximised the potential of his assets. Unfortunate discards by East who wasn't privy to South's 5 card spade holding whereas at other tables South opened 1 ♠!

### Board 11

South Deals  
None Vul

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

NS 4N; NS 4♠; NS 4♦; NS 2♥; NS 2♣; Par +430; NS 3N+1

### Saints & Sinners

At two other tables West made a Takeout Double of South's opening bid of 1 ♠ and both North's jumped to 3 NT. Unfortunately (for the defense) both Easts elected to lead ♦ 6 and both declarers quickly wrapped up eleven tricks by simply knocking out West's ♣ A. Although far from being a Sinner status earning lead perhaps both East's might have considered a heart lead instead of a diamond. ♥ J73 offers better potential support for partner than ♦ 1062. Also, a Takeout Double of 1 ♠ will often promise at least 4 hearts. No Saints or Sinners at this table!

At a third table West bid 2 ♣ (Double is much better, particularly given the poor quality of West's club suit.). North simply bid 2 ♦ when a RESOUNDING RE-DOUBLE would be better given North's 15hcp! Note the vulnerability! N/S will score circa 400 for making a game whereas E/W playing a 2 level contract that is Doubled can produce at least 8 tricks for N/S (See list of Makeable Contracts above...N/S can make 2 ♥ or 2 ♣!!! That would result in at least +500 for N/S!). South re-bid 2 ♠ over partner's 2 ♦ and North jumped to 3 NT. East was oblivious to the bidding and led a spade! Declarer won with ♠ K and played a club to dummy's ♣ J and West's ♣ A. West switched to ♦ 3, declarer rising with ♦ Q, thus telling West that East doesn't have ♦ K! [Declarer should have played ♦ K thus leaving doubt in West's mind as to the whereabouts of ♦ Q!] Declarer played a spade to dummy's ♠ Q and led a second diamond, West following with ♦ J as declarer won with ♦ K. Another diamond saw West win with ♦ A as East followed with ♦ 10 and declarer's ♦ 87 now established as winners. Declarer emerged with eleven tricks. **Saintly** status to declarer, **Kathleen Dolly**. **Sinner** status to **East** for a poor lead.

At five tables N/S ultimately declared 3 NT after varied bidding sequences. At one table South opened 1 ♠ and **West** earns **Sinner** status for Passing instead of making a Takeout Double!

At another table **South** earns **Sinner** status for Passing with a perfectly sound opening bid.

**West** at two tables earns **Sinner** status for overcalling 2 ♣ on a weak suit instead of Doubling.

**Saintly** status to **May O'Sullivan** for making the natural Takeout Double of South's 1 ♠.

### Board 11

South Deals  
None Vul

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

NS 4N; NS 4♠; NS 4♦; NS 2♥; NS 2♣; Par +430; NS 3N+1

### Saints & Sinners

At another table South opened 1 ♠ and West made a Takeout Double, North bid 2 ♦ and subsequently declared 3 NT after South rebid 2 ♠. East must have been blind to the bidding for not finding the lead of ♥ 3 and instead led ♠ 2, declarer winning in hand with ♠ K. Declarer played a club to dummy's ♣ J, West ducking, and continued with a diamond to her ♦ Q. Declarer continued with a small diamond from hand West winning with ♦ J. West now led ♥ 4 to East's ♥ J and dummy's ♥ K. Declarer is now in trouble. She needs two entries to her hand to establish and enjoy the long diamonds and should probably suffer defeat with E/W scoring 2 hearts, 2 diamonds and CA. **BUT**, upon winning with ♥ K declarer returned a heart and West inexplicably played low and declarer inserted ♥ 9 which won the trick! Declarer played a third diamond, establishing two winners in hand with ♥ A still intact! Ten tricks to declarer and **Sinner** status to **West** for not inserting ♥ Q or ♥ 10 on the second round which would have seen the contract fail!

At another table South opened 1 ♠ and West made a Takeout Double. North subsequently declared 3 NT and East found the good lead of ♥ 3, West following with ♥ Q as declarer won with ♥ A. Declarer now blocked the spade suit by playing a spade to dummy's ♠ Q thus eschewing the option to score four spade tricks! Declarer led a diamond and West rose prematurely with ♦ A, thus establishing four diamond tricks for declarer! West continued with ♥ 10 (♥ 4 is better) effectively blocking the heart suit!!! as dummy's ♥ K won the trick! Declarer now cashed four diamond winners, unblocked ♠ K and played a club to dummy's ♣ J and West's ♣ A. West could only play a heart to partner's ♥ J and East then had to concede a spade to dummy's ♠ A and ♣ Q for ten tricks. **Saintly** status to **Murt Scarry** for finding the good lead of ♥ 3 WHICH PROMISES an honour and **Sinner** status to **West** who blocked the heart suit by returning ♥ 10 instead of ♥ 4 which would have seen E/W score four tricks and thus restrict declarer to nine tricks! West should also play low on the first diamond. If West ducks the first diamond then declarer upon winning with ♦ K has no quick way back to dummy to repeat the diamond play. In fact declarer will likely play a club whereupon West can win with ♣ A and play a SMALL heart to East's ♥ J and dummy's ♥ K, thus establishing two heart tricks for West who still has ♦ A as an entry.

### Board 11

South Deals

None Vul

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

NS 4N; NS 4♠; NS 4♦; NS 2♥; NS 2♣; Par +430: NS 3N+1

### Saints & Sinners

At one table South opened 1 ♠, West Doubled, North bid 2 ♦, South rebid 2 ♠ and North simply rebid 2 NT which South Passed. Did one player feel 2 NT was forcing whereas partner believed it was purely invitational! **Sinner** status to N/S for failing to reach 3 NT. **Saintly** status to **Eugene Gath** who found the best lead for the defense of ♥ 3. Declarer duly emerged with nine tricks.

At another table N/S settled in 2 ♦ after South opened 1 ♠, West made a Takeout Double and North simply bid 2 ♦ which South Passed. Declarer emerged with eleven tricks when E/W failed to score their club ruff! Sinner status to N/S for failing to reach game.

Five N/S pairs failed in a game contract. At one table South opened 1 ♠, West Doubled and North Re-Doubled. East bid 2 ♦ which Passed to North who Doubled. East now bid 2 ♥ which also Passed to North who now bid 3 NT. East led ♥ 3 to West's ♥ Q. Declarer won the second heart in hand with ♥ A, cashed ♠ K and then played a spade to dummy's ♠ A and led ♦ 4 to her ♦ Q. Declarer now went astray when she next played a small diamond from hand, West winning with ♦ J. West cleared the heart suit and declarer duly lost 2 hearts, 2 diamonds, ♣ A to fail by one trick. Declarer should have been a little more thoughtful re planning the play ...a) the opening lead of ♥ 3 suggest hearts are 4-3... b) West's Takeout Double pinpoints him with the two missing aces and it is likely that West does NOT have a doubleton ♦ Ax. Declarer can count 3 top spades, 2 hearts and needs four more tricks without losing five! So, declarer can afford to lose two hearts in addition to the two minor suit aces. Declarer should win the first heart with dummy's ♥ K and then play a club to dummy's ♣ J, perhaps losing to West's ♣ A who will play a third heart to declarer's ♥ A. Declarer plays a small club to dummy's ♣ Q and leads a second diamond. West can win, cash a heart trick and declarer then claims the remaining tricks. Declarer's play of a small diamond from hand after winning with ♦ Q may have been based on the thinking that East had four diamonds for his 2 ♦ bid and that West had started with a doubleton ♦ A3 ...**BUT**, with West having already shown up with a singleton spade it would mean that he started with 5 hearts/5 clubs in which case he would have used a bid to show those two suits. [Note: This particular Dublin based West, a guest for the night, did have the bid in his armoury!] **Sinner** status to declarer.

### Board 11

South Deals  
None Vul

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

NS 4N; NS 4♠; NS 4♦; NS 2♥; NS 2♣; Par +430: NS 3N+1

### Saints & Sinners

At another table South opened 1 NT, West Doubled, North bid 2 ♦, South re-bid 2 ♠ and North jumped to 3 NT. East found the unorthodox lead of ♥ 7 (♥ 3 is standard from this holding), West playing ♥ Q as declarer won with ♥ A. Declarer now made a potentially fatal play of leading ♦ K. If West wins with ♦ A and continues with a small heart declarer will lose 2 hearts, 2 diamonds and ♣ A...**BUT**, unaware that his partner held ♦ 10, West ducked, thus handing declarer a lifeline! Declarer continued with ♣ K from hand which West also ducked. When declarer continued with a club to dummy's ♣ J, West won with ♣ A and continued with ♥ 4 to East's ♥ J and dummy's ♥ K. Declarer was at the crossroads...play the right card and contract makes...play the wrong one and contract fails! Declarer chose the wrong option when she played a spade to her ♠ K instead of playing a diamond towards her ♦ Q...As sure as night follows day, West holds the ♦ A for her takeout Double! Declarer won with ♠ K in hand thus using up the last entry to a still yet to be established ♦ Q! Declarer played a second spade towards dummy and when she played dummy's ♠ Q and declined to finesse ♠ 9 her fate was sealed. Declarer continued by cashing ♠ A, West discarding a winning ♥ 6, and then continued with ♠ 9 which lost to East's ♠ 10 as West discarded ♦ J. East cashed ♠ 8, West discarding ♣ 7. East then played a heart to West's ♥ 10. West duly cashed ♦ A and conceded the last trick to dummy's ♣ Q for one down instead of two down if West had not discarded ♥ 6. **Sinner** status to **West**. **Sinner** status also to **declarer** who should have made the contract. After winning ♥ K all that declarer needed to do was play a diamond from dummy which would have established THREE diamond winners in her hand while she still had ♠ K as an entry.

At another table West was on lead against South's 3 NT after making a Takeout Double of South's 1 ♠ opening over which North bid 2 ♦. West led ♣ 5 to East's ♣ 10 and declarer's ♣ J. South took the wrong route when she led a spade a trick trick two instead of playing on diamonds with ♦ A clearly in West's hand. At trick three declarer led dummy's ♠ 3 and successfully finessed ♠ 9. Declarer now led ♦ 9 and sealed her fate when she finessed into East's ♦ 10. East returned a club to West's ♣ A who continued with ♣ 2 to dummy's ♣ K. Declarer belatedly led ♦ K, West winning with ♦ A and then cashing two clubs for one down. **Sinner** status to **declarer**.

### Board 11

South Deals  
None Vul

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

NS 4N; NS 4♠; NS 4♦; NS 2♥; NS 2♣; Par +430: NS 3N+1

### Saints & Sinners

At three tables South declared 4 ♠...with three different outcomes! Note that at all three tables South opened 1 ♠ and West made a Takeout Double.

1) At one table West cashed ♣ A and continued with ♠ J, dummy's ♠ K winning the trick. Declarer played a spade to her ♠ Q, West discarding ♣ 2. Declarer next led a diamond West playing low as dummy's ♦ Q won the trick. Declarer next cashed ♣ K and then led ♦ K, West winning with ♦ A. West gave his partner a club ruff and East then exited on ♦ 10, declarer ruffing with ♠ 6. Declarer played ♥ 2 to dummy's ♥ A and then led ♦ 7, East and declarer each discarding a heart. At this stage dummy holds ♥ 95, ♦ 7 while declarer holds ♠ A9, ♥ K and East holds ♠ 108, ♥ J. Declarer is now home... as long as she continues with the right card from dummy... IF declarer next leads ♦ 7 East is caught with no escape. If East discards a heart then declarer discards ♥ K and then leads a heart from dummy and East must ruff with ♠ 10 or ♠ 8. Either way, declarer overruffs and draws East remaining trump. IF East ruffs ♦ 7 the declarer overruffs, draws East's remaining trump and cashes ♥ K. The error was made on the previous trick when East should ruff ♦ 8 and although declarer can overruff and draw East's remaining trump she is still left with a losing heart and the contract fails by one trick...**BUT**, after ♦ 8 won, declarer played a heart to her ♥ K and then cashed ♠ A and conceded the last trick to East's ♠ 10 for one down. **Sinner** status to **declarer** who had the making of the contract in her grasp...but let it slip through her fingers! **Sinner** status also to **East** who should have ruffed ♦ 8, sacrificing a possible trump trick but ensuring that declarer will have a heart loser at the end!

2) At a second table West led ♥ 4, declarer winning in hand with ♥ K. Declarer should take stock and realise that she needs to avoid a heart loser and dummy's diamonds look good for a heart discard given that West is known to hold ♦ A. Declarer should play a diamond at trick two and can then return to hand via spades and play a second diamond. **BUT**, declarer played a spade to dummy's ♠ K at trick two and then led dummy's ♠ 3, rising with ♠ A as West discarded ♣ 2. Declarer next led a club to dummy's ♣ K and then led ♦ K thus ensuring that she could not discard a heart. **BUT**, West ducked. Declarer continued with a club to her ♣ Q, West winning with ♣ A and continuing with ♥ 10 to dummy's ♥ A. Declarer led ♦ Q, West winning with ♦ A, cashing ♥ Q and continuing with ♥ 6, declarer ruffing with ♠ 6. Declarer held ♠ Q9, ♣ J and had an easy exit on ♣ J for one down but cashed ♠ A for two down! **Sinner** status to **declarer**.

### Board 11

South Deals  
None Vul

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

NS 4N; NS 4♠; NS 4♦; NS 2♥; NS 2♣; Par +430: NS 3N+1

### Saints & Sinners

3) At a third table West cashed ♣ A at trick one and continued with a club to dummy's ♣ K. Declarer cashed ♠ K and then played a spade to her ♠ A getting the bad news as West discarded ♠ 2. Declarer immediately played a diamond to dummy's ♦ K as West followed low. Declarer was now on top of things. She continued with a heart to her ♥ K and then led a second diamond. West erred by playing low and dummy's ♦ Q won the trick. Declarer now ruffed a diamond with ♠ 6, West's ♦ A falling. Declarer continued with a heart to dummy's ♥ A, declarer's eighth trick while E/W have scored just one trick. This was the position at that point: Dummy holds ♥ 9, ♦ 87, ♣ 9 while declarer holds ♠ Q9, ♥ 8, ♣ Q. East holds ♠ 1087, ♥ J. West's hand is irrelevant. Declarer now led the winning ♦ 7 from dummy and East was now snookered. Declarer cannot be stopped from making two spade tricks but got a bonus when East discarded ♥ J on the D7, declarer thus able to discard ♥ 8 from her hand. Declarer now continued with dummy's ♦ 8 and East ruffed, perforce, with ♠ 7 as declarer overruffed with ♠ 9. Declarer cashed ♠ Q and conceded the last trick to East's ♠ 10. Eleven tricks to declarer and **Super Saintly** status to **Mary Madden Treacy** for a very well played hand. And **Sinner** status to **West** for not rising with ♦ A. But this declarer was always going to make ten tricks.

Note that on a non-heart lead declarer has '*the tempo*' to establish a diamond winner for a heart discard. A heart lead forces declarer to finesse ♠ 9 so as to gain entry to hand in order lead a second diamond while still holding ♠ A in dummy.

Note that, in isolation, a finesse of the ♠ 9 on the second round of spades is a win-win situation, Even if it loses to the ♠ 10, i.e. West started with a doubleton ♠ J10, then declarer can subsequently draw the outstanding trumps with ♠ AQ. It is in effect a **Safety Play** which guards against the possibility that East started with five spades! Remember, West made a Takeout Double of 1 ♠, suggesting a short spade holding!



### Board 12

West Deals

N-S Vul

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

NS 4♥; NS 4♣; EW 2♠; NS 1♦; Par +300; EW 4♠×-2

N/S can make 4 ♥. Declarer can score 3 hearts, 2 diamonds, 4 clubs...and 1 spade ruff! Simple? Yes...except declarer needs to be careful that East doesn't score a club ruff and/or that dummy doesn't get forced to ruff a spade with ♥ K or ♥ Q! Declarer will need to discard a losing spade from the North hand on a master diamond at an early stage in the play. On a club lead declarer should first play on trumps to avoid a club ruff. On a spade lead declarer should play on diamonds to discard a spade from hand before drawing trumps.

### Saints & Sinners

A heart contract was played at all eighteen tables with only three pairs failing to bid game. At five tables declarer failed to bring home the requisite ten tricks. At one table East led ♠ Q to dummy's ♠ K and West's ♠ A. West continued with a spade, declarer ruffing in dummy with ♥ 2. Declarer played ♥ K at trick three, West ducking. Declarer then sealed her fate by continuing with ♥ Q, West winning with ♥ A and playing a third heart, denuding dummy of trumps. When declarer subsequently finessed ♦ J West won with ♦ K and then cashed ♠ 10 for the setting trick. **Sinner** status to **declarer** who should have envisaged this scenario unfolding and could have avoided it by playing diamonds BEFORE drawing trumps and thereby discard the losing ♠ 6 from hand on the third diamond. Now a third spade can be ruffed in hand! Declarer had two bites of the cherry! She could have played a diamond to her ♦ J at trick three OR after West ducked the first round of trumps.

At a second table East led ♣ 8, declarer winning in hand and then playing ♥ J (better to lead small heart to dummy's ♥ K). West won with ♥ A and sealed declarer's fate by cashing ♠ A and continuing with a spade, forcing declarer to ruff in dummy. Declarer then drew trumps with dummy's ♥ KQ. **BUT** when declarer returned to hand via ♣ K and finessed ♦ J, West won with ♦ K and then played a spade to East's ♠ J for the setting trick. **Sinner** status to **declarer**. If declarer plays a heart to ♥ K at trick two West can win and force declarer to ruff a spade with ♥ 2. **BUT**, declarer can return to hand with a club and ruff another spade with ♥ 3 and cash ♥ Q.

At a third table East led ♣ 8 and declarer won in hand played on diamonds instead of playing on trumps! West won with ♦ K and continued with a club, declarer winning with dummy's ♣ J and leading ♥ 2 but West rose with ♥ A, cashed ♠ A, and gave partner a club ruff for a setting trick.



### Board 12

West Deals

N-S Vul

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

NS 4♥; NS 4♣; EW 2♠; NS 1♦; Par +300: EW 4♠×-2

### Saints & Sinners

At a fourth table East made the unorthodox lead of ♠ 9...Q is the standard lead from QJ98(x). West won with ♠ A and returned a spade to East's ♠ 8, declarer ruffing with dummy's ♥ 2. Declarer can now play a diamond to her ♦ J and subsequently discard a losing spade on dummy's ♦ Q. **BUT**, declarer didn't play a diamond and instead played ♥ 3 (should have played ♥ K or ♥ Q). West followed low and declarer won in hand with ♥ J. Declarer continued with a second heart to dummy's ♥ K and West's ♥ A. West played a third heart to dummy's ♥ Q. Declarer then played a diamond towards her hand but West rose with ♦ K and then played a spade to East's ♠ J for the setting trick. [Note 1: Declarer erred by leading ♥ 3 from dummy after ruffing the second spade...West could win the second heart with ♥ A and then simply play a spade, forcing declarer to ruff with dummy's ♥ Q which would promote West's ♥ 10 to master status!] [Note 2: Declarer could actually have made the contract by finessing ♥ 9 instead of playing ♥ J. This would enable declarer to ruff her third spade with dummy's ♥ Q and then play a second trump by leading ♥ K from dummy. West can win with ♥ A but declarer still has ♥ J8 in hand!]

At a fifth table East led ♠ Q to dummy's ♠ K and West's ♠ A. West at this table continued with ♥ 5 and declarer erred by not playing ♥ 9 (or ♥ 8) and won with dummy's ♥ Q. Declarer continued with a small heart and West again played low as declarer won with ♥ J in hand. Declarer now erred by playing a third trump to West's ♥ A. West then found the killing continuation of a spade forcing declarer to ruff with dummy's last trump. Declarer played four rounds of clubs and then led ♦ J, losing to West's ♦ K. West then played a spade to East's ♠ J for the setting trick. **Sinner** status to **declarer** who could have led ♦ J after winning the second trump trick with ♥ J thereby establishing ♦ Q for a spade discard. There was absolutely no reason to sacrifice two small trumps for West's ♥ A. Playing the third heart also allowed West to play a second spade thus denuding dummy of trumps while West still held ♦ K, a vital entry to cash a spade winner. Alternatively, with only ♥ A outstanding, declarer could have ruffed a spade after winning with ♥ J and then returned to hand with a club and ruffed his last spade with dummy's last trump. Declarer could then play a club to hand and try the diamond finesse for eleven tricks! Declarer at this table had several opportunities to make the contract! **Sinner** status to **declarer**.

### Board 12

West Deals

N-S Vul

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

NS 4♥; NS 4♣; EW 2♠; NS 1♦; Par +300: EW 4♠×-2

### Saints & Sinners

4♥ succeeded at eleven tables. But therein lie several tales that need to be told! At one table East led ♠ Q, West winning with ♠ A. West now found the switch to ♥ 5....this is a good play because if declarer plays a second trump then West can rise with HA and play a third round! **BUT**, declarer was alert to the pitfalls of this hand and won the trick with dummy's ♥ Q. Declarer then played a club to his ♣ K and then ruffed a spade with dummy's ♥ 2. Declarer returned to his hand via ♣ Q and ruffed his last spade with dummy's ♥ 3. Declarer now played ♥ K, West winning with ♥ A. West then played a fourth spade but declarer was now able to ruff in hand with ♥ 9, cash ♥ J, drawing West's last trump. Declarer then led ♦ J and rose with dummy's ♦ A when East followed with a low diamond...the joys of playing IMPs rather than MPs...guarantee your contract! Declarer then cashed dummy's two club winners and finally conceded a diamond to West's ♦ K. Ten tricks and **Saintly** status to declarer, **Sean Glynn**.

At a second table East led ♣ 8, declarer winning in hand with ♣ Q. Declarer played a heart to dummy's ♥ K, West winning with ♥ A. West now cashed ♠ A and then reverted to clubs, declarer winning with ♣ K. Declarer now ruffed a spade with dummy's ♥ 2 and continued with ♥ 3 to ♥ J in hand, West still holding ♥ 10. Declarer now finessed ♦ J into West who won with ♦ K. The contract can now be defeated...dummy holds ♥ Q and all West needed to do was play a spade forcing declarer to ruff with dummy's ♥ Q which in turn promotes West's ♥ 10 to master status...**BUT**, West continued with ♣ 10, declarer winning with dummy's ♣ J. Declarer now cashed dummy's ♥ Q, drawing West's ♥ 10 and claiming the rest of the tricks. **Sinner** status to **West** for the missed opportunity! **Sinner** status also to **declarer** who jeopardised the contract by ruffing a spade in dummy when it was not necessary to do so at that time! Declarer could have cashed ♥ KQ, drawing the defenders outstanding trumps while still retaining a trump in hand and in dummy. Declarer can then play on diamonds establishing ♦ Q for the discard of a losing spade and with a trump in dummy to take care of a second round of spades. **Sinner** status to **declarer**.

### Board 12

West Deals

N-S Vul

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

NS 4♥; NS 4♣; EW 2♠; NS 1♦; Par +300; EW 4♠×-2

### Saints & Sinners

At another table East led ♠ Q to dummy's ♠ K and West's ♠ A. West continued with ♠ 10, declarer ruffing with dummy's ♥ 2. Declarer then played dummy's ♥ K, West winning with ♥ A. West continued with another spade, declarer ruffing with dummy's ♥ 3. Declarer now cashed dummy's ♥ Q, drawing East's second trump but leaving West with ♥ 10. Declarer then made the mistake of cashing two top clubs and then leading a small diamond towards her ♦ J5. Declarer got lucky when West won with ♦ K... [Note: if East won with ♦ K she could have given partner a club ruff if West had started with only two clubs!] What declarer should have done after cashing ♥ Q is to play a club to hand, draw West's last trump and then lead ♦ J and finesse into West. Declarer emerged unscathed with ten tricks! **Sinner** status to **declarer**.

At yet another table South opened 1 ♣ and West made a Takeout Double. North then became declarer in 4 ♥ and East led ♠ Q, West winning with ♠ A. West now cashed ♥ A and continued with ♥ 5, declarer winning in hand with ♥ 8. Declarer played a third round of trumps, winning with dummy's ♥ Q. Declarer then cashed four top clubs, ending in hand and finessed ♦ J, West winning the defense's third trick with ♦ K...but declarer then claimed the rest. Contract made! Would a forcing defense, i.e. spade continuation at trick two, have produced a different outcome? We will never know! **Saintly** status to declarer, **Patsy O'Flynn**, who safely made the contract in the face of the defense that was encountered at the table!

At another table North declared 4 ♥ on the lead of ♠ Q, West winning with ♠ K. West then cashed ♥ A and continued with ♥ 5, perhaps silently praying that partner did not have ♥ J which would have cost E/W a second trump trick! Upon winning the second heart with dummy's ♥ K declarer played a club to his ♣ K and then finessed ♦ J. West won with ♦ K and continued with ♥ 10, declarer winning in hand with ♥ J. Declarer next cashed ♦ AQ, discarding a losing spade from hand and then cashed his remaining top clubs and duly ruffed his last spade with dummy's ♥ Q for a safely played ten tricks. **Saintly** status to declarer, **John Fahy**.

### Board 12

West Deals

N-S Vul

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

NS 4♥; NS 4♣; EW 2♠; NS 1♦; Par +300: EW 4♠×-2

### Saints & Sinners

At yet another table East also led ♠ Q, West winning with ♠ A. At this table West continued with ♥ 5 (safer than cashing ♥ A in case partner holds ♥ J or ♥ Jx), declarer correctly inserting ♥ 8 from hand which won the trick. Declarer now mistakenly played ♥ J from hand, West winning with ♥ A as East fortunately followed with ♥ 7...[Note: **IF** West had originally started with ♥ A1075 then West could beat declarer's ♥ J with ♥ A and continue with a spade forcing declarer to ruff with dummy's ♥ K or ♥ Q and that would result in West's ♥ 10 eventually being promoted.] After winning the first heart trick with ♥ 8 declarer should have continued with a small heart to dummy's ♥ KQ3. Now, if East shows out on the second round then declarer is still holding ♥ J9 over West's possible holding of ♥ 107. If West wins the second heart with ♥ A and continues with a spade declarer can ruff with ♥ Q and then lead ♥ 3 and finesse ♥ 9 in hand. ♥ J then draws West's ♥ 10! **BUT**, West won the second heart with ♥ A and continued with ♥ 10, dummy's ♥ Q winning. Declarer then simply cashed four club winners, ending in dummy, and then led ♦ 4 from dummy. West rose with ♦ K but that was the end of the defense.

At another table West led ♠ Q to dummy's ♠ K and partner's ♠ A. West continued with a spade to partner's ♠ 8, declarer ruffing with dummy's ♥ 2. Declarer next played dummy's ♥ K and when West ducked declarer continued with a club to her hand and then ruffed her last spade with dummy's ♥ 3. Declarer now played dummy's ♥ Q, West winning with ♥ A and then playing ♠ 10...but declarer was able to ruff in hand with ♥ 9 and then cash ♥ J, drawing West's ♥ 10. Declarer now cashed three more top clubs and eventually finessed ♦ J, West winning with ♦ K but then having to concede the last two tricks to dummy's ♦ AQ. A well played and well defended hand. **Saintly** status to declarer, **Orla MCentee**, for her acute awareness of the necessity to SAFELY ruff a second spade in dummy.

At another table East led ♥ 7, declarer winning in hand with ♥ 8. Declarer immediately led a spade, West winning with ♠ A and then cashing ♥ A and continuing with a third heart to dummy's ♥ Q. Declarer now played a club to her ♣ K and finessed ♦ J, losing to West's ♦ K but declarer subsequently ruffed one spade in dummy and discarded the other on ♦ Q. **Saintly** status to **Kathleen Dolly** who recognised the need to ruff at least one spade in dummy.

**Board 12**

West Deals

N-S Vul

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

NS 4♥; NS 4♣; EW 2♠; NS 1♦; Par +300: EW 4♠×-2

**Saints & Sinners**

At another table East led ♦ 10, declarer playing low from dummy as West won with ♦ K. West cashed ♠ A and then reverted to diamonds, declarer winning in hand with ♦ J. Note that this sequence of plays now affords declarer TWO spades discards on dummy's ♦ AQ and thus no need to ruff spades in dummy. Declarer continued with a heart to dummy's ♥ Q and West's ♥ A. West played a third diamond and declarer, perhaps concerned that East had led from a doubleton diamond, ruffed with ♥ 8 as East followed with ♦ 7. Declarer now cashed ♥ J and continued with a heart to dummy's ♥ K, leaving dummy with ♥ 3, ♦ A, ♣ AJ43. Ten tricks and **Saintly** status to declarer, **Miriam Moloney**.

At another table East led ♠ Q, dummy's ♠ K losing to West's ♠ A. West found the switch to ♣ 10 which might produce a trick for the defense if declarer holds ♣ Qxx and East holds ♣ K8x... Declarer won with ♣ K and then played a heart to dummy's ♥ K and West's ♥ A. West now returned ♥ 5 to declarer's ♥ 8. Declarer drew a third round of trumps with dummy's ♥ Q and then cashed three more top club ending in hand and duly finessing ♦ J to West's ♦ K for the defense's 3rd trick but with declarer emerging with ten tricks. Safely played by declarer, **Margaret O'Donovan**, who earns **Saintly** status.

### Board 13

North Deals

Both Vul

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

NS 5♥; NS 5♣; NS 2♠; EW 1♦; Par +650: NS 4♥+1

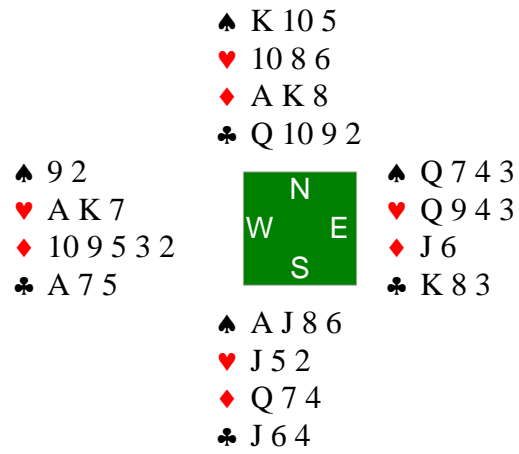
N/S will need to be careful to avoid 3 NT. Easy enough if East bids/shows diamonds. Both 4♥ and 5♣ can make.

### Saints & Sinners

At two tables N/S declared 3 NT where East remained silent! Both declarers finished three down! The East hand has great defensive potential against a NT contract and my inclination would be to remain silent unless N/S embark on a suit contract!

At one table North opened 1 NT and East Doubled (Penalty). South bid 2♦ and all Passed. You may wonder why East didn't double 2♦. Answer...because he wasn't stupid! He knew that N/S had just had bidding misunderstanding and if he Doubled that South would bid 2♥! Declarer should have made six tricks by playing three rounds of diamonds, unless East did so, so that West cannot score an extra trump trick via a ruff! In fact the extra trick came about because declarer collided dummy's ♥ AQ and declarer's ♥ K8 on two tricks thus establishing East's ♥ J as a winner! **Sinner** status to N/S who need to discuss their action over a Penalty Double of their 1 NT.

**Board 14**  
 East Deals  
 None Vul



NS 1N; NS 1♠; EW 1♥; EW 1♦; NS 1♣; Par +90: NS 1N=

### Board 15

South Deals  
N-S Vul

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

S 3♥; EW 4♦; EW 4♣; EW 2N; NS 2♠; N 2♥;  
Par -130: EW 4♣=; EW 4♦=

Yes, 2 NT can make...but is unlikely to be made. North will lead spades and N/S can score four spades and ♦ A...and the fifth defensive trick will come via South's ♣ Q when declarer cashes ♣ AK.

How to make 2 NT? Declarer will play on diamonds, accessing the East hand via ♦ J and can then finesse ♣ J. Possible but unlikely as most declarers will play for clubs to be 2-2.

### Saints & Sinners

At fifteen tables West unsuccessfully declared 2 NT or 3 NT, failing by one or two tricks.

At one table West succeeded in a contract of 2 NT... Impossible? ... Yes, but South fell asleep at the crucial moment and that was all that declarer needed! North led a spade and declarer won n and then played ♣ AKJ, North discarding ♦ 8, ♦ 3. North cashed her spade winners as declarer discarded ♥ 4, ♦ 94 while ♥ 7, ♦ 52 were discarded from dummy as South discarded ♥ 3 on the fifth spade. North then continued with ♥ 2, declarer winning in hand with ♥ Q. Declarer now placed ♦ Q on the table, North following with ♦ 6 as declarer played ♦ 7 from dummy leaving a stiff ♦ J clearly visible, together with ♣ 87... And South, perhaps concerned that declarer could access the two club winners via ♦ J, ducked... Disaster! Declarer now cashed ♥ A, discarding ♦ J from dummy and then led the carefully preserved ♣ 5 to dummy's ♣ 8 and leaving South to discard her ♦ A on dummy's ♣ 7 at trick thirteen!!! **Sinner** status to **South** who missed one vital clue. South knew, but presumably forgot, that declarer held ♣ 5 from the second round of the club suit when North showed out! South should have grabbed ♦ A when she got the opportunity. Smart play by declarer who only needed to steal one diamond trick before bolting to freedom! **Saintly** status to declarer, **James Ward**.

At one table West opened 2 ♣, East bid 2 ♦ and West rebid 2 ♥!!! Mis-click? Mis-bid? West should rebid 2 NT. Declarer emerged with an improbable six tricks!



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

♠ K 6 5		♠ A	
♥ J 9 7 5		♥ A Q 10 6 4	
♦ A Q 2		♦ K 7 6 4	
♣ 10 8 5		♣ A Q 7	
	<div style="display: inline-block; background-color: green; color: white; padding: 5px; text-align: center;">             N W     E S           </div>		
		♠ J 10 9 8 7 3 2	
		♥ K 8	
		♦ J 9	
		♣ 9 4	
		♠ Q 4	
		♥ 3 2	
		♦ 10 8 5 3	
		♣ K J 6 3 2	

NS 3♥; NS 4♦; NS 4♣; EW 2♠; NS 1N; Par +140: NS 3♥=

### Board 17

North Deals

None Vul

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

NS 6♥; NS 6♦; NS 3N; EW 3♠; NS 1♣; Par +500; EW 6♠×-3

6♥ and 6♦ make but bidding it will not be easy unless South can show lengthy trump support and a singleton club. The south hand is too good to simply raise to 4♥. South should use a **Splinter** bid to show his singleton spade (or club). There is nothing to the play. Note that E/W have a good save in spades with 6♠ suffering just a three trick defeat.

### Saints & Sinners

Two pairs bid 6♥ but at one of these tables E/W sacrificed in 6♠x which earned N/S +500 when that contract suffered a three trick defeat.

One other pair reached the top spot of 6♥ and scored +980 when the opponents let them play there. **Saintly** status is awarded to **Kathleen Dolly & Marcella Mitchell**.

[Note: neither of the bidding sequences at the above referenced tables were overly convincing in terms of bidding the hearts slam with some degree of confidence. At no point did either South show either of her black suit singletons. Nor did N/S identify the number of aces held/missing.

At another table N/S seemed to be on the right road. North opened 1♥, East overcalled 1♠ and South bid 3♠ which was alerted as being a 'Splinter' showing a singleton/void in spades, good trump support and values for game in hearts and an interest in a slam if North has a suitable hand. West passed (should have bid 4♠) and North bid 4♦ (a cuebid showing 1st round control in diamonds). East Passed and South bid 4♥. West belatedly bid 4♠ and North Doubled. South pulled this to 5♥ (would 5♣ from South encourage North to bid 6♥?). West now bid 5♠ and North Doubled again. All Passed and N/S reaped a +300 penalty which was less than what they would have scored for 4♠+2. This was the only table where South used a Splinter Bid. **Saintly** status to South, **Enda Glynn**. They nearly got to 6♥.

At seven other tables E/W were allowed to sacrifice in 5♠. At three of these tables N/S did not apply a Penalty Double.... **Sinner** status to the **Norths** at those tables.

At an eighth table E/W contracted 4♠x which was only one light. **Sinner** status to **South** who should have bid 5♥.

**Board 17**

North Deals

None Vul

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

NS 6♥; NS 6♦; NS 3N; EW 3♠; NS 1♣; Par +500: EW 6♠×-3

**Saints & Sinners**

At one table N/S defended 5♠ after North opened 1♥ and East overcalled 1♠. South led his singleton ♣ 3, declarer winning in hand with ♣ J. Declarer now led ♠ K from hand as South followed with ♠ 9, North winning with ♠ A. North now returned a club, hoping that partner would ruff...but South couldn't oblige and declarer duly discarded the losing heart from hand dummy's fourth club! Declarer ended only one down! **Sinner** status to **North** who should have realised that partner didn't have a second spade! How so? Because East's overcall is assuredly based on a five card suit and with six spades visible in dummy that leaves just two between N/S. North has ♠ A and South has already shown up with ♠ 9! North should cash a top heart.

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

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

EW 4♦; EW 1♠; EW 1♥; EW 1♣; Par -130: EW 1♦+3

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

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

NS 3♥; NS 1N; EW 1♠; NS 1♦; Par +140: NS 2♥+1

**Board 20**  
 West Deals  
 Both Vul

♠ Q 8 7 6 3 2		♠ A J
♥ —		♥ A 8 7 5 2
♦ 10 7 6 5		♦ 8
♣ K J 3		♣ 10 9 8 7 4
	<div style="display: inline-block; background-color: #008000; color: white; padding: 5px; text-align: center; width: 60px;">             N W     E S           </div>	
		♠ 10 4
		♥ Q 10 6 3
		♦ A K J 9 2
		♣ A 2
		♠ K 9 5
		♥ K J 9 4
		♦ Q 4 3
		♣ Q 6 5

EW 3♠; NS 3♥; EW 4♦; NS 2N; S 3♣; N 2♣; Par -140: EW 3♠=

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

♠ Q J 9 7 5		♠ A 8 3
♥ 10 8		♥ A 7 6 3
♦ K J 5 4 3		♦ Q 9 6
♣ J		♣ 10 3 2
	<div style="display: inline-block; background-color: green; color: white; padding: 5px; text-align: center; margin: 5px;">             N W     E S           </div>	
		♠ 10 6 4 2
		♥ K 5 4
		♦ A 7
		♣ Q 8 7 5
		♠ K
		♥ Q J 9 2
		♦ 10 8 2
		♣ A K 9 6 4

EW 3♠; NS 3♥; NS 2N; NS 3♣; Par -140: EW 3♠=

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

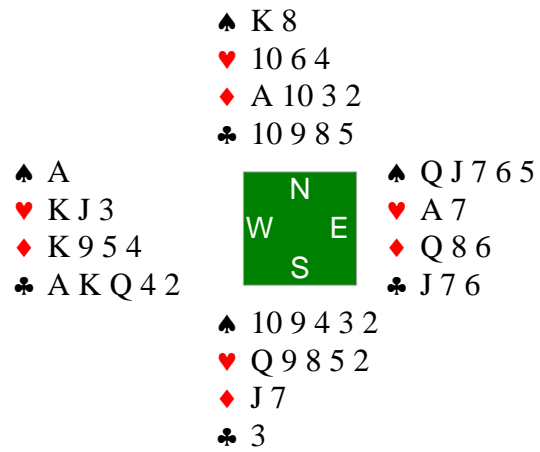
	♠ J 6 5 2	
	♥ Q 6	
	♦ 8 6	
	♣ A J 8 6 2	
♠ A Q		♠ K 8 7 4 3
♥ 9 7 3		♥ 4
♦ Q J 9 7 4		♦ A 10 3 2
♣ K Q 10		♣ 9 7 4
	♠ 10 9	
	♥ A K J 10 8 5 2	
	♦ K 5	
	♣ 5 3	



NS 3♥; EW 4♦; NS 2N; EW 2♠; Par -100: NS 4♥×-1



**Board 23**  
 South Deals  
 Both Vul



EW 6♣; EW 5N; EW 5♦; EW 3♠; EW 2♥; Par -1370: EW 6♣=

West Deals  
None Vul

NS 3♥; NS 2♠; EW 3♦; E 3♣; W 2♣;  
Par +100: E 4♣×-1; EW 4♦×-1