To make the commentary simpler to write I have used he/him/his as unisex rather than constantly having to qualify it as he/she, him/her or his/hers. I assume most will play a weak NT and 4 card majors.

1 North None		
542	QJ3	KT7
K7	AQJ	98654
Q8652	A97	KJ4
983	QJ72	64

This one looks like an easy start where everyone will be in 3NT making exactly 9 tricks. Well that won't happen! If North likes his hand with all those nice fillers he may open 1NT, otherwise he will Pass or perhaps open 1♣ if playing a strong NT. Opposite a weak NT South should just bid 3NT despite his 17 points. If North passes then 3NT should also be the final contract. If North plays 3NT then East will no doubt lead a ▼ to ▼Q/K and a ◆ back which should be ducked twice; then the ♣ finesse will lose to give 9 tricks. If South plays the hand then West will lead a ◆, again ducked twice and then the ♠ finesse is taken to give 9 tricks with the 3-3 ♠ split. Just don't be tempted to take the ♥ finesse in this case!

```
7543
East
NS
       J752
      AQJ8
            Q85
KT974
            A62
KQT8
93
            T86
54
            KT96
       A632
       J9
       AKQ4
       732
```

Here South will open 1NT and will have a tough decision to make if it is passed out. West will lead a ♠ and declarer can see 6 top tricks with the ♠ finesse adding another 2 or possibly 3 if it is on. But if the ♠ finesse loses then there are at least 8 losers. So to take the finesse or not? Who knows, but I would expect most to take it for a -300 score. Anyone who cashes all the ♠s first will score -200 or even -100 if West throws both his ♠s on the ♠s. Any West who comes in over 1NT will regret it, scoring only +110 or maybe +140 for a poor score.

```
A64
 3
South K63
EW
      K653
      975
KJ2
            83
            AQJT8752
A9874
            2
            42
AKO63
      QT975
      94
      QJT
      JT8
```

I would expect the EW bidding to be short and sweet, 1 - 4 - Pass. South may lead the Q to A, in which case declarer will ruff a t to play A and Q to K. Looking at dummy North should quickly place the A on the table otherwise he will lose it. On a A lead from South declarer will almost certainly put the A in and make 11 tricks. So all roads ought to lead to A to East, but I'm sure there will be a few who make 12 tricks for a top.

```
AT65
West
All
      862
      KQ42
KJ987
            Q3
AKT63
            QJ95
Α9
            753
3
            J965
       42
       82
       KQJT4
       AT87
```

How aggressive a bidder are you? This hand will check that out. West will open 1♠ and East will dredge up a 1NT response. Is the West hand worth a 3♥ bid now? I don't think so but if you bid only 2♥ that's where you will play making 10 tricks easily. Of course NS may come to the aid of EW by bidding and raising ♦s. It's unlikely that NS will win the bidding battle so 4♥ should score best, even making 11 tricks if ♦s aren't led in time. Next best could be a penalty from a NS ♦ contract. But I would expect the most common score will be +170 for EW.

```
К6
North KT853
NS
      KO4
       983
            JT872
AO4
A962
            Q4
J32
            Α8
            QJ74
A52
       953
       т7
      T9765
      КТ6
```

25 points and a good ♠ fit – enough for game? Well Yes if played by West but No if played by East (on the ♦10 lead). Played by West on the ♦K lead, declarer wins the ♠A and runs the ♠J to ♠K. If North cashes the ♦Q then West will eventually be able to throw 2 ♣s on the ◆J and ♥A, and if North doesn't cash the ♦Q then West will later discard a ♦ on the ♥A. Poor old North! 3NT by West is a bit easier played in a similar fashion. So the strong NT players will open the West hand 1NT and get to play 4♠, the weak NT players will get to 4♠ by East and will probably get the ♦10 lead to beat it. I expect a lot of -50 for EW and only a few +420 scores.

```
AK4
 6
East.
      43
EW
      Т8
      AKJT72
OJ86532
             97
             QT752
AJ9
            К6
3
64
             0985
       Т
      K86
       AQJ97542
       3
```

Anyone getting to 6• by South will have done very well indeed. 6NT by South will also make but I can't see any way to get there! Firstly what should South open? It's far too good for 3•, so 1• or perhaps 4• are possible. Over 1• West will no doubt bid 3• which gives North a headache – options are 3NT or 4• and neither is perfect. South will bid 4• or maybe even 5• to get over the single suited nature of his hand. That may persuade North to bid slam. If South opens 4• then North might decide to bash 6• or be more cautious with 5•. A nasty hand to bid.

```
J42
South 95
All
      KO92
      AT82
KT653
Q76
            AKJ8432
J65
            Α4
            KJ7
64
      AQ87
      Т
      T873
      Q953
```

East will get to open the bidding with 1♥, then rebid 3♥ over 1♠ and get to 4♥. On a ♦ lead he might have to guess the ♠ position to make, on anything else he can lead a ♠ early and get a ♦ discard on the ♠K. Guessing the ♠ after that will let 11 tricks through. So any EW with +650 on their card will get a top and any with -100 will get a bottom!

```
8
       K8754
      AJ5
West
None
      J43
       93
9632
             ΑJ
             кот3
2
кот7
            A986
AQ82
             654
       OT
       98764
       52
       KJT7
```

Only 11 points but well placed and with a bit of shape, so plenty will open the West hand. Non vul North might bid 1♠, but whatever happens it looks like EW will play 3NT, although some might wander off to 5♠ even at Pairs. Played by West in 3NT North will lead a ♠ and West can count only 7 tricks, so the finesse of the ▼10 and ♠Q will be needed for game. To make matters worse North might have led from ♠K10xxx so declarer should rise with the ♠A at trick 1 to block the suit! It plays better from the East side on the ♠Q lead if North overcalled, otherwise probably a ▼ lead. Making 5♠ looks like very hard work indeed! Any plus for NS and +400 or better for EW should do well.

```
954
North T6
EW
       QJ95
      KQ73
QT2
            K763
09852
            K
K63
            T84
            AJ965
       AJ8
       AJT743
       A72
       82
```

A scrappy one for a change. I can't see many opening the East hand, so it will no doubt proceed 1♥ from South and 1NT from North. This may be the end of the bidding but East might double 1NT as a takeout of 1♥. West of course will wish East would just shut up once in a while then pick between 2♦ (oh dear!) or 2♠ (preferable since East is very likely to have 4♠s). The outcome of any contract for either side is difficult to forecast and any plus should be reasonable.

```
QT754
 10
      J762
East.
All
       09
       Q3
93
             J82
85
             KO3
AKJ7542
             T63
J9
             T642
       АКб
      AT94
       8
       AK875
```

South will open 1♣ (even the strong ♣bers!) and West will get in with 3♠. North isn't really good enough to bid at this level although some will no doubt double, so South will reopen with a double. North now has just about enough to go for game, so can bid 4♠ asking his partner to pick a major. If he bids a major at the 3 level then South will have to decide whether to push to game – over 3♥ he may well but over 3♠ he may chicken out. Both majors can produce 11 tricks with 4♥ making this a little easier. There should be a lot of +650 for NS and anything less won't do well.

11 South None	974 KQJ7 763 J32	
AKJT32	2	
84		AT63
K98		AQT54
AT		Q876
	Q865	
	952	
	J2	
	K954	

Although 6♦ makes I would be surprised to see anyone in it. Most Easts I would imagine would be in 3NT after something like 1♣-2♦-3♣-3NT. South has to find a ♥ lead (holding it to 10 tricks) to stop 12 tricks. So quite a lot of +490 scores for EW with anything better getting a top and anything worse a bottom!

12 West NS	AKQ852 J KT7		
	QT6		
J93	4		
QT5	8763		
A32	J9854		
9732	J54		
	T76		
	AK942		
	Q6		
	AK8		

Here we have a choice of slams for NS – 6♠ or 6NT. There is nothing to the play in either contract, the problem just lies in how to get there! If North rebids 3♠ after 1♠-2♥ then that should propel them to slam and South might well decide that there are enough tricks in NT to get the best Pairs score. In 6♠ West has to be careful not to duck his ♠A or all 13 tricks will be made with the ♥ suit behaving very nicely. So the scores will be 1460, 1440, 1430, 710, 690, 680. If anything else finds its way onto the scoresheet I would be surprised (but not astonished!).

```
13 K982

North AKT84

All 7

QJ5

AJ7 6543

QJ52 7

KT98 AJ52

T8 9762

QT

963

Q643

AK43
```

NS should have a free run in the bidding. One possible auction might be 1♥-2♣-2♥-3♥ after which North might Pass or push to 4♥. The most awkward defence would be to play ◆s to force declarer but that isn't easy for either East or West. A ♠ lead from East helps declarer, as does his trump, so a ♣ lead is probably the best practical option. In theory you can always make 10 tricks but in practice the 4-1 trump break is likely to scupper 4♥. So 4♥ making will be great, 3♥+1 will also be very good for NS, and any plus for EW will be better than average.

14	A92
East	962
None	AKQJ6
	75
QT5	64
AQ73	JT4
943	T875
Q98	AKT3
	KJ873
	K85
	2
	J642

North will open 1♦ and South will respond 1♠. North might then rebid 1NT (valuing it as better than a 14 count) or might raise to 2♠. Over 2♠ South will pass but he may move over 1NT and get into a higher ♠ contract. Whatever NS get to looks likely to go off, with NT having 4 ♥s and at least 3♠s, and ♠s having 3 ♥s, 2♠s and a trump to lose. Any plus for NS will be rare and the best scores for EW will be at least +100.

```
15
      KO97
South 095
NS
      KT53
      53
54
            82
AJTT
            876432
            Α2
876
AKQJ2
      AJT63
      QJ94
      T74
```

With a stiff K the South hand's 11 points don't look good enough to open, so West will open 1♣. East may bid 1♥ or Pass and South can then get his ♠ bid in. This should make sure that NS win any bidding battle which might ensue. Making 3♠ is easy, as is making 3♥ – anything more for either side looks improbable especially for NS. So my money is on +140 for NS being the most common score, with +140 for EW also being on the sheet.

```
16
      85
West
      K2
EW
      K96
      AJT762
            KT93
Л6
T983
            AQJ54
AQJ75
            T82
K8
            4
      AQ742
      76
      43
      Q953
```

Some will open the West hand 1♦, others will pass. I can't see many passing the North hand whatever West does. And East will also have something to say whether West opened or not. That leaves South who will not be silenced! So a busy bidding frenzy with NS finding their ♣ fit and EW their ♥ fit. On sensible defence it looks like 10 tricks is the limit in ♣s and 9 tricks in ♥s. NS can hold ♥s to 8 tricks by playing 3 rounds of ♠s to let North make the ♥K. So a variety of scores with NS favourite to get a plus.

```
Q652
North 8
None
      A6543
      A76
            AK74
983
            AQJT952
764
JT87
            02
KOJ
      JT
      K3
      К9
      Т985432
```

North has a bit of distribution and there will be some exuberant souls who will open 1♦ on it, but most will pass. East will certainly push to 4♥ and NS will do well to leave it at that since 5♣ will, unluckily, go for 500 and a bottom. In fact if South leads the ♣J against 4♥ declarer will have to play out of his skin to make it, winning the ♣K and playing the ♥Q at trick 2 – thus getting 2 entries to dummy with the ♥76 once the ♥8 falls, allowing the ruffing ♣ finesse and reentry. The odds on a bare ♥8 are the same as for a bare ♥K so everyone (?) will play the ♥A followed by the ♦Q. South wins the ♦K to play the ♠10 to establish the setting trick. A plus for EW will score well.

```
18
       KOJ
      765
East
NS
      AK984
      J5
T982
            74
A0982
            Т3
62
            J53
Α2
            QT9863
      A653
      KJ4
       QT7
      K74
```

Opening 3♣ on the East hand is not for me, but here it might even be the final contract! With 3NT on ice for NS that would be awesome so congratulations to anyone brave enough to preempt in first seat. If East passes then NS look set to get to 3NT. On a ♠ or ♦ lead, declarer can unblock the ♠ suit and cash 9 tricks ending in the North hand. West will probably come down to ♥AQ and ♠A2 and declarer can then endplay him in ♥s to lead a ♠ for the 10<sup>th</sup> trick. A ♠ or ♥ lead gives 10 tricks straight away. So quite a lot of +630 for NS and anything less than +600 will be bad.

```
19
South
      963
EW
      AKQ98654
AKJ
            875
            T76
A095432
742
            AKQ85
            Т7
      QT932
      KJ8
      JT
      J32
```

West will open 1♥ and North has to decide how high to preempt opposite a passed partner and at favourable vulnerability. Some play that a jump in the opponent's suit (here ♥s) is asking for a stop for 3NT and if North were to try that here then South would bid 3NT. The spotlight would then be on West whose decision will swing 9 tricks! A ♦ lead to ♦Q, ♥ through, ♦ to ♦K, ♥ through will take all the tricks. A ♥ lead will give 9 tricks! I think most will bid 4♣ or 5♣ here which makes life difficult for EW but may push them into slam. 6♥ is easy to play but will not (?) make 13 tricks. The sacrifice in 7♣ is worthwhile losing only 1100 but that could let EW bid and make 7♥ playing North for a void ♥ on the bidding!

```
20
West
      AQ642
All
      OT532
      Q75
JT3
            AK764
JT5
            98
97
            Α8
A8642
            KT93
      Q9852
      K73
      KJ64
```

The openers are getting weaker still – this one is only a 10 count! Over North's 1♥, East will bid 1♠, South is really worth only 2♥ and West will bid 2♠. As the cards lie 4♥ is a make (as is 5♦) but I don't see masses in game for NS. EW also have to be careful not to get too high in ♠ with the foul trump break. So the odd +620 or +600 for NS and a few penalties for NS defending EW ♠ contracts will appear and score well.

21 North	AJT863	
NS	кд82	
NS		
	J75	
Q2	5	
Q52	JT743	3
A964	Q	
A863	KQT94	12
	K974	
	AK986	
	T753	

Oh – another 10 count opener! North is too good for a weak 24, so should open 14. If East has Michaels (or Ghestem or similar) in his methods then he can bid 24 (or whatever to show the 2 suiter). Both South and West will be getting excited then! South might bid 44 to show shortage there (splinter) and West will do something – probably 4 but maybe double or 54. The final resting place is hard to predict but NS will make 11 tricks in 4s (double dummy 12 can be made in the absence of the Q lead) and EW can make 9 tricks in 4s. So -500 for 64x is a good save. 6 x doesn't do nearly as well!

```
KT96
      J8654
East
EW
      J7
      Α3
            Q75432
8
AKQ93
05
            A92
J8542
            KT76
      ΑJ
      T72
      KT8643
      09
```

OMG – is this a 9 count opener?! Well according to the Rule of 19 it is, but the ♠ suit is anaemic so perhaps not, or open a weak 2♠? If East passes then South has a hand nearer a weak 2♠ (if that is in the armoury) than a 1♠ opener. And West has perhaps the best hand at the table! So plenty of possible action and the optimum outcome would be a ♠ part score for EW. I can see some EWs playing in ♠s which doesn't go well, and some might get too high in 5♠. NS won't win the bidding battle very often. So any plus for either side should be the target.

```
23
      K4
South T5
All
      KQ764
      AQT7
932
            AQJ5
            АКЛ97
63
A53
            J92
98543
      T876
      0842
      Т8
      J62
```

North will open – most 1♦ but some might try 1NT. East will double whatever North bids, South may have some wriggle over 1NTx or might pass, and will pass 1♦x. West won't be too thrilled with his hand but in fact would do quite well out of 1NTx should he pass. There are too many permutations to guess which way the auction will go, but the final contracts I think will be 1NTx by North or 2♥ by East. Against 1NTx East should lead ♥s from the top and if declarer takes the ♣ finesse when in with the ♥Q should go 3 off! In 2♥ declarer has to finesse in ♠s rather than ♥s when in dummy with the ♦A. So there are plenty of traps for both sides and I expect plus scores for both NS and EW.

```
24
      06
      кот5
West
      KQ96
None
      QJ7
KT7542
            A98
96
            A8432
7542
            A8
            A85
      J3
      J7
      JT3
      KT9432
```

Anyone for a (very) weak 2♠ by West? That would certainly get them to 4♠. Otherwise North is going to open and it is going to be a stretch for EW to get there. In practice there are 11 tricks in ♠s with the kind trump split. The plan would be to duck a ♥ and eventually set up the long ♥ for the 11th trick. Many will make only 10 tricks and probably not that many will be in game. So +450 for a top and +420 a good score. It's hard to see where NS can get a plus but I'm sure there will be some kind EW who will help them out!