Board No 1	Dealer: North	Vul: None

South	West	North	East
		P	1♥
P	1♠	P	**2♣**
P	2♦[1]	P	**3♣**
P	6NT	P	P
P			
OR			
		3♦	3♥
P	6NT	P	P
P			

	♠ 74 ♥ 842 ♦ J1095432 ♣ 3	
♠ AK1095 ♥ AJ ♦ K86 ♣ A95		♠ J8 ♥ KQ1097 ♦ A ♣ QJ1042
	♠ Q632 ♥ 653 ♦ Q7 ♣ K876	

1. 4th Suit Forcing (To Game)

Most Norths will likely pass as dealer – 7 card suit but a revolting hand. Opening a pre-empt in diamonds in first seat with such rubbish could end in tears if South has a strong hand and takes partner seriously.
Most E/W pairs should get to a small slam here - West is unlikely to stop short with such a fine hand opposite a sound opening. At matchpoint pairs, most will opt for 6NT, making an easy 13 tricks with both black suit finesses coming home. (In fact the spade finesse will suffice to take the lot).
The odd gambler may decide to punt the Grand Slam, which is not a good contract (requiring a finesse), but sometimes crime pays – or fortune favours the brave – depending on your point of view.
A few E/Ws may decide to play in the Club slam, where they can make only 12 tricks for an unfortunately poor score, as the ♣K can't be caught and there are 13 tricks available in hearts or spades also.

Board No 2	Dealer: East	Vul: N/S

South	West	North	East
			P
1♣	X	P	1♥
2♣	2♥	3♣	3♥
P	P	P	P
OR			
			P
1♣	X	P	1♥
2♣	2♥	3♣	3♥
4♣	P	P	P

	♠ K872 ♥ 6 ♦ J8654 ♣ 1095	
♠ AJ654 ♥ AJ52 ♦ A32 ♣ 3		♠ Q103 ♥ 108743 ♦ Q7 ♣ 742
	♠ 9 ♥ KQ9 ♦ K109 ♣ AKQJ86	

This hand will turn into a typical pairs partscore battle after South opens 1♣ and West doubles for Takeout (Or overcalls 1♠). In theory E/W should be held to only 8 tricks in Hearts, but the defence is tricky. North needs to switch to a Diamond when she is in with the ♠K. If she decides instead to give South a Spade ruff the spades are now established and N/S get no diamond trick. South is always getting 2 trump tricks defending a heart contract as East cannot get to her hand twice without conceding a spade ruff, provided South forces dummy to ruff clubs twice. The adverse vulnerability may discourage N/S from competing to the four level.
But you say – I like bidding and vulnerability is for children, so 4♣ it is.
In practice 4♣ is almost a certainty to make as it requires double dummy defence to beat it. (West has to underlead the ♦A at trick one and East has to withhold the ♦Q – to set up a diamond ruff for E/W without establishing dummy's diamonds for discards - a counterintuitive line of defence to say the least). A nice hand for players who like to bid a lot.

Board No 3	Dealer: South	Vul: E/W

South	West	North	East
P	P	2NT[1]	P
3♣[2]	P	3♦	P
3NT	P	P	P
OR			
P	P	2NT[1]	P
3NT	P	P	P

	♠ Q96 ♥ A3 ♦ AK3 ♣ AQJ83	
♠ AK53 ♥ 95 ♦ 987 ♣ 9754		♠ J2 ♥ KJ10764 ♦ J542 ♣ 6
	♠ 10874 ♥ Q82 ♦ Q106 ♣ K102	

1. 20-22. 2. Stayman

Most North players will probably open 2NT here – even if playing 21-22 point range, as the hand is well worth it with the good 5 card club suit. The vulnerability should keep East quiet and South may decide to check for a Spade fit with a Stayman 3♣, with the auction ending in 3NT.
Alternatively, with such a poor spade suit, totally flat shape and honours in every suit at matchpoint pairs scoring many Souths will just wisely bid 3NT. This has the added advantage of giving the defenders less information about the hand and denying them the opportunity to come in to the auction (although unlikely to happen at this vulnerability).
3NT should be the universal contract and the next question is what does East lead ?
She will be understandably reluctant to lead a heart from a KJ10 holding into the strong hand – even though it's her best suit.
Having said that, the other possible leads are not very inspiring either (♦ from Jxxx, ♠J from Jx or singleton Club – any of these could equally surrender a trick).
If East does lead the ♥J (top of interior sequence), North has to plan carefully.
She has 9 top tricks, so the only issue is overtricks. Best strategy is to rise with the ♥Q at trick one – and once it holds – 10 Tricks.
The problem with ducking and winning the Ace in hand is that it is now very dangerous to play a heart to the Queen later looking for an overtrick, as if the King is wrong E/W can run off a bunch of tricks in the majors.

Board No 4	Dealer: West	Vul: Both

South	West	North	East
	P	P	1♣
3♦	X[1]	P	3♥
P	P	P	
OR			
	P	P	1♣
3♦	P	P	P

	♠ K82 ♥ 765 ♦ A8 ♣ Q10843	
♠ AQ9 ♥ Q83 ♦ 953 ♣ K752		♠ J643 ♥ AJ92 ♦ J ♣ AJ96
	♠ 1075 ♥ K104 ♦ KQ107642 ♣	

1. Negative (Take Out) Double.

The Tournament Director will like this hand – as there may be quite a few auctions that go Pass around and cards returned to the board which will save some time and help the slow players around the room to catch up.
However, although hopefully most West players even with 11 points will not consider opening that pile of rubbish first in hand vulnerable, most red blooded punters will certainly consider the East hand worth a 3rd in hand opening bid. Either 1♣ or 1♥ depending on your system & style.
South should now get into the auction – preferably with a jump to 3♦. With such a fine suit you are unlikely to get hurt and going straight to the 3 level makes life very difficult for E/W. West will probably take some action as a passed hand with an 11 count, although she will not be happy making a negative double with only 3 cards in each major.
3♥ has good chances – But will be a struggle as declarer has to guess well.
Some West players may decide to take the passive role at the vulnerability (especially if East has form for opening light 3rd in hand).
3♦ is an easy make for South on the fortunate lie of both major suit kings, so even if E/W play in Hearts going -1, they won't score too badly.

Board No 5	Dealer: North	Vul: N/S

South	West	North	East
		P	1NT
P	2♥[1]	P	2♠
P	P	P	
OR		P	1♦
2♣	2♠	3♣	P
P	3♦	P	P
P			

	♠ 8432 ♥ KQ96 ♦ 7 ♣ 10542	
♠ QJ975 ♥ A108 ♦ 10654 ♣ K		♠ K10 ♥ J75 ♦ AKJ92 ♣ J63
	♠ A6 ♥ 432 ♦ Q83 ♣ AQ987	

1. Transfer to Spades

There will be a variety of contracts played on this board depending on the bidding systems employed.
The Weak No Trump players will most likely open 1NT rather than 1♦ with East, and end up playing in 2♠ after a transfer from West. This can be beaten if South finds a heart lead and North returns her singleton diamond to set up ruffs.
In practice, quite a few E/W players will scrape home in 2♠ for a good score.
The Strong No Trump players will open 1♦ in East, and now South may decide to come into the auction with her clubs. (Not a great vulnerable overcall – but she knows no fear and paid her entry fee). North – with 4 card club support and a singleton will take partners overcall seriously and probably compete to 3♣.
E/W – with a 9 card diamond fit – should compete to 3♦ which will end the auction.
Once again South will need to find a heart lead to defeat this.
Should N/S be permitted to play in clubs, 9 tricks will probably be the limit unless declarer finds the double dummy play of dropping the singleton ♣K offside so she can pick up East's ♣J with a finesse.
Good Bridge Tip :- If you are West and South does this – try holding your cards in a bit closer. You will find your results improve dramatically!

Board No 6	Dealer: East	Vul: E/W

South	West	North	East
			P
1♥	2♣	2♦	3♣
3♥	P	P	P
OR			P
1♥	2♣	2♦	2♠
P	P	P	

	♠ Q4 ♥ 43 ♦ KQ8743 ♣ J75	
♠ 107 ♥ K6 ♦ A1065 ♣ KQ964		♠ 98532 ♥ A75 ♦ J ♣ A1082
	♠ AKJ6 ♥ QJ10982 ♦ 92 ♣ 3	

Another hand with a lot of possible auctions. The adverse vulnerability may discourage E/W from competing to the 4 level in Clubs – where 10 tricks are available without too much difficulty.
South – although only an 11 count – has a fine shapely hand with strong suits and will happily compete to 3♥ nonvulnerable. This should fail by one trick once the defenders find their diamond ruff – which should not be too difficult as they will have at least 3 chances to do so during the play. Any N/S pair making +140 will have a fine score.
Of course, if East decides to bid her emaciated spade suit ("But I had five of them, partner"), this may encourage South to pass and defend as the hand then sounds like a misfit. In practice East will likely make 2♠, as several different lines work, with playing on clubs to shorten Souths trump holding probably the easiest.
Any E/W Pair allowed to play in 3♣, 4♣ or 2♠ will score well on this board.

Board No 7	Dealer: South	Vul: Both

South	West	North	East
P	1♣	P	1♠
P	2♣	P	P
P			
OR			
P	1♣	P	1♠
P	2♣	P	2♥
P	P	P	

♠ AQJ87
♥ 8
♦ Q652
♣ 752

♠ 2
♥ KQ4
♦ K108
♣ AK10864

♠ K10943
♥ 6532
♦ A97
♣ 3

♠ 65
♥ AJ1097
♦ J43
♣ QJ9

East-West can make an easy 9 Tricks in No Trumps on this hand, thanks to the 3-3 club division and both major suit aces favourable positioned.
In practice, very few pairs will bid to 3NT with a combined 22-point misfit.
Most will end up playing in either a club or heart part score.
After West opens 1♣, East responds 1♠ and West rebids 2♣ many pairs have an agreement that this shows a 6 card suit, so East probably pass considering also the weakness of her heart "suit". If East does rebid 2♥, West will probably pass this out. The club or heart part score contracts should not present too much trouble for E/W.
Defending a club contract, North will most likely lead her singleton heart to get a ruff, however declarer can subsequently lead toward dummy's ♠K to set up a diamond discard.
Some North players may decide to overcall 1♠ with their 8 count despite the vulnerability. ("I had a bit of shape partner"). If East decides to pass this and South takes partner seriously and decides to respond 1NT (showing 9-11 points say), West may find a double. Even if South passes (she has evidently seen North's overcalls before), West may still find a reopening double of 1♠ which East should be happy to pass for penalty with her fine spade spots. Either scenario (1♠ or 1NT doubled) will be a painful experience for N/S, and they will do well to escape for -200 or -500.

Board No 8	Dealer: West	Vul: None

South	West	North	East
	1NT	P	P
2♠	P	P	P
OR			
	1♣	P	P
1♠	P	P	P

♠ Q
♥ A743
♦ QJ1052
♣ 964

♠ AK2
♥ K86
♦ K74
♣ K872

♠ J103
♥ Q92
♦ 9863
♣ J53

♠ 987654
♥ J105
♦ A
♣ AQ10

Many pairs will open 1NT with the West hand if playing strong NT. This will be passed around to South and most will compete with 2♠. The 6th spade makes up a little for the poor suit and at nil-all vulnerability it pays to compete.
The weak No Trump pairs will open 1♣ in West after which South will still mostly end up playing in spades, either after 1♣ passed around or after North competes with 1♦ and South bids her spades. A few N/S pairs may end up in contracts such as 1NT or 2♥ depending how the auction goes.
South should in theory be held to 7 tricks in a spade contract, but the defence is difficult and West, with most of the defence assets, will find it difficult to avoid being squeezed or endplayed at some stage.
Some Wests will be allowed to play in 1NT, if South decides her spades are not nice enough to compete (although this will be a minority).
1NT by West is likely to make unless North can find the highly unlikely lead of the singleton ♠Q. In practice West will have an easy time after the perfectly normal natural lead of the Queen of Diamonds.
This hand is a yet another example of why most players would agree that 1NT is the most difficult contract in bridge to declare – and also the most difficult to defend.

Board No 9	Dealer: North	Vul: E/W

South	West	North	East
		P	1NT
P	2♠[1]	P	2NT
P	P	P	
OR			
		1♦	P
1♥	P	1NT[2]	P
P	P		

	♠ A93 ♥ 93 ♦ KJ853 ♣ K96	
♠ J1064 ♥ A64 ♦ Q96 ♣ A74		♠ K2 ♥ QJ75 ♦ A4 ♣ Q10852
	♠ Q875 ♥ K1082 ♦ 1072 ♣ J3	

1. Showing 11 Points (Playing Transfer in major suits only)
2. (11)12-14 (Playing Strong NT)

The majority of Norths will pass first in hand, although a significant number may decide to open this 11 count in consideration of the favourable vulnerability and 5 card diamond suit.
East's hand is best opened 1NT (if playing weak 12-14) although slightly off shape; we have honours in our short suits and we want to avoid being cornered into rebidding our 5 card club suit if partner responds 1♠.
West will probably decide to invite game with her 11 count, possibly using Stayman first to check for a spade fit – although with a 4-3-3-3 hand and honours in all suits, it's quite reasonable to forego the possible spade fit and just invite game in NT.
With just a 12 count – even with a 5 card suit – East should decline the invite – especially vulnerable at matchpoint pairs.
8 Tricks will probably be the limit in NT for East, barring any defensive howlers, and 2NT is in danger of failing if East mis-guesses the clubs and South finds the diamond switch.
The North players who decide to open – either with 1♦ or 1NT will most likely end up declaring 1NT which will be easily defeated after a standard club lead by East. Happily for N/S they are non-vulnerable and can escape for down 2 (-100) which will not be a disaster as there will be quite a few +120's in E/W. Down 3 (-150) will be a very poor score however.

Board No 10	Dealer: East	Vul: Both

South	West	North	East
			P
P	P	1NT	P
P	P		
OR			P
P	P	1♥[1]	P
2♥[2]	P	P	P

	♠ KQ86 ♥ Q863 ♦ Q105 ♣ A3	
♠ AJ53 ♥ ♦ K9632 ♣ 9742		♠ 1072 ♥ K10954 ♦ A84 ♣ QJ
	♠ 94 ♥ AJ72 ♦ J7 ♣ K10865	

1. Playing Strong NT with 4 Card Majors.
2. Would like to bid 2-1/2 Hearts – but happy you didn't later.

The vulnerability will discourage anyone from opening light here so bidding should be passed around to North who will open 1NT if playing 12-14, or 1♥ if playing strong NT with 4 card majors.
This hand will be a happy one for the weak NT brigade, as North will get to play in 1NT passed out (Even if West has a convention to show Diamonds and a major – the vulnerability should discourage action with such scrappy suits). After a likely heart lead from East, North should notch up 9 or 10 tricks for a good score.
This will only be surpassed if E/W find an excuse to come into the auction where they will concede at the very least -200.
The North players who are employing Strong NT and 4 card majors will win the battle here (finding their theoretically superior 4-4 major suit fit), but they will lose the war – struggling home with +110 or +140 (against the NT brigades +150 or +180) due to the rotten 5-0 trump layout. Just shrug it off folks – purely bad luck - you win some, you lose some.
Of course – If East unwisely decides to overcall 2♥ over 1NT – they will experience a world of pain – whether doubled or undoubled.

Board No 11	Dealer: South	Vul: None

South	West	North	East
P	P	P	1♣
P	1♥	P	1♠
P	1NT	P	P
P			
OR			
P	P	1♥	P
1NT	P	P	P

♠ 10974
♥ AK1064
♦ J5
♣ Q4

♠ K3
♥ Q985
♦ K9632
♣ J10

♠ AQ85
♥ 73
♦ Q4
♣ A9762

♠ J62
♥ J2
♦ A1087
♣ K853

At most tables the bidding will be passed around to East who will likely open 1♣.
After bidding their majors, E/W will probably retire in 1NT.
This has good chances of making, but is one of those tricky 1NT contracts we discussed earlier, where both the play and defence are complicated. The odds favour declarer in this instance and if North decides to lead the unbid suit from Jx diamonds the contract will sail home easily. Only a neutral Spade lead (2nd suit bid by dummy) from North will favour the defence.
Some Norths may decide to open light with 1♥ third in hand non-vulnerable. This will most likely result in South playing in 1NT. This likewise has good chances if West does not find a club lead or club switch when she gets in. Even -50 should be a fine result for N/S – as most E/W players will make a partscore.
Moral of the story – At Nil All Vulnerability – It pays to bid a lot.

Board No 12	Dealer: West	Vul: N/S

South	West	North	East
	P	1♠	P
4♠	P	P	P
OR			
	P	1NT	P
3NT	P	P	P

♠ K10432
♥ A63
♦ K93
♣ A7

♠ QJ876
♥ 1052
♦ A105
♣ Q3

♠
♥ QJ94
♦ QJ8764
♣ 862

♠ A95
♥ K87
♦ 2
♣ KJ10954

North will most likely open 1♠ in second seat, and if this promises a five card suit South will raise to the game in spades, either directly (which is reasonable) or after first showing her clubs.
The 5-0 Spade break will come as a shock to North, but as long as they don't panic the contract will sail home thanks to the ♣Q falling on the second round. Now declarer can just run winning clubs from dummy limiting the defence to 3 tricks (2 trumps and the ♦A).
The weak NT folk may achieve a fortunate result on this hand as if North opens 1NT South – with her lovely 6 card suit and 11 count – will probably punt 3NT
After the likely diamond lead – North will hold up her ♦K until the 3rd round and then have a nervous moment when she cashes the ♣A then loses a finesse to the ♣Q.
Fortunately for N/S West is out of diamonds and 3NT rolls home for +630, getting the better of all the folk who play 4 spades carefully for +620.
Of course – against 3NT by North – a crafty West player may withhold the Ace on the first round of diamonds – putting in the 10 instead – which gives declarer a major headache. But this is double dummy and would be a losing action if declarer had say Qxx and East KJxxxx.
The top of the night will be achieved by the North players who misplay the club suit in 3NT – regardless of whether they hold up on the diamonds. They will just play off their top clubs making easy 11 tricks and wonder what all the fuss was about.

Board No 13	Dealer: North	Vul: Both

South	West	North	East
		P	P
1NT[1]	3♣	P	P
P			
OR			
		P	P
1♦	3♣	P	P
X[2]	P	3♥	P
P	P		

	♠ J1072 ♥ Q10943 ♦ K3 ♣ J8	
♠ 9 ♥ J75 ♦ 10 ♣ KQ1095432		♠ AQ86 ♥ K2 ♦ J98754 ♣ 6
	♠ K543 ♥ A86 ♦ AQ62 ♣ A7	

1. Strong NT (15-17) 2. Reopening (Takeout) Double.

South will open 1NT if playing strong NT or 1 of her 4 card suits if playing weak.
Either way West will bid some number of clubs – 3, 4, or 5♣ may be bid depending on how much porridge was consumed earlier. 5♣ is not recommended as this will only leave the opponents the winning option of doubling, as it will be easy for the opponents to just double and take the money.
N/S have good chances of making a major suit game here. If South opens 1 of a suit and West pre-empts in clubs – a negative double by North may lead to a game contract in one of the majors. This is likely to fail once West gets a spade or diamond ruff – but a few N/S pairs will succeed in game for a very fine score.

Board No 14	Dealer: East	Vul: None

South	West	North	East
			P
1♠	1NT	P	P
2♥	P	P	P
OR			
			P
1♠	1NT	P	P
2♥	P	P	2NT[1]
P	3♣[2]	P	3♦
P	P	3♥	P
P	P		

	♠ 93 ♥ 10874 ♦ A108 ♣ 10532	
♠ A54 ♥ K93 ♦ Q94 ♣ AKJ9		♠ J82 ♥ 65 ♦ J7632 ♣ Q84
	♠ KQ1076 ♥ AQJ2 ♦ K5 ♣ 76	

1. Lebensohl – Forces 3♣ for Pass or Correct (Weak Hand wanting to compete)
2. Forced – for pass or correct.

This is a hand that illustrates the importance of bidding a lot and competing for the partscore at matchpoint pairs when the vulnerability is nil all.
The principle is: If we bid too far and go down – we are only conceding 50's – maybe -50 or -100, and if they bid too much and go down we are only getting 50's – maybe +50 or +100. All of which are inferior to the part score if either side can actually make one.
So after South opens 1♠ – which should be a universal choice – West will overcall 1NT with her balanced 17 count, North and East will pass. Then South – paying heed to the first paragraph above – will reopen 2♥ – this should be a "no-brainer". Principle: If God gave you both majors – then She expected you to Bid them.
West has to pass this – and East – once again reading the first paragraph – will decide to compete in diamonds, using Lebensohl to ensure the strong hand plays it.
North – with her 4 card heart support – should of course compete to 3♥ – which will likely end the auction.
3♥ will roll home easily. Meanwhile if N/S sell out to 3♦ by E/W this will probably only go down one – which even doubled will be a poor result for N/S.

Board No 15	Dealer: South	Vul: N/S

South	West	North	East
P	1NT	P	P
P			
OR			
P	1NT	P	2♠[1]
P	3♣	P	P
P			

♠ A10982
♥ K8
♦ 84
♣ 9865

♠ KQ74
♥ A1064
♦ 1095
♣ A10

♠ J
♥ J9
♦ QJ63
♣ KQ7432

♠ 653
♥ Q7532
♦ AK72
♣ J

1. Transfer to Clubs

This is a hand where too much science – although reasonable – will produce a bad result.
West – if playing weak NT – will open 1NT which in most cases should be passed out. The adverse vulnerability should keep N/S quiet. West should make 8 tricks in NT for a very decent score.
However – East – looking at her paucity of major suit cards – may decide to transfer to clubs. This is fine in practice, and 3♣ is likely to make unless North can find a lead of a red suit.
However – the +110 E/W can make in 3♣ will compare very unfavourably with all the +120's that folk who sit for 1NT will make.
Of course there will also be a few gamblers who may decide to throw caution to the wind and punt 3NT as East, hoping the clubs will run for enough tricks before the defenders can cash their majors. This will most likely fail by two tricks if declarer plays for a 3-2 club division.

Board No 16	Dealer: West	Vul: E/W

South	West	North	East
	P	P	P
1♦	P	1NT	P
3NT	P	P	P
OR			
	P	P	P
1♦	P	1NT	P
2NT	P	P	P

♠ Q86
♥ 985
♦ 862
♣ A842

♠ K5
♥ J1062
♦ Q9
♣ QJ1075

♠ J10743
♥ AQ74
♦ 543
♣ 9

♠ A92
♥ K3
♦ AKJ107
♣ K63

The bidding will likely be passed around to South who will open 1♦. The vulnerability will keep E/W quiet and North will (reluctantly) respond 1NT.
Most South players will likely jump straight to the 3NT game, although some of the more timid folk will just invite with 2NT, which North will of course pass.
After a standard spade (longest suit -unbid) lead from East, North can make 10 tricks in 3NT if she plays the diamond suit badly – cashing ♦AK instead of taking the percentage finesse. But – in practice the good players will finesse in diamonds and be held to 9 tricks in No Trump.

Board No 17	Dealer: North	Vul: None

South	West	North	East
		P	1♠
P	P	2♣	2♥
3♣	3♥	P	4♥
P	P	P	

♠ J96
♥ 75
♦ J65
♣ AKJ102

♠ 3
♥ Q963
♦ Q1083
♣ 8765

♠ AQ872
♥ AK84
♦ AK72
♣

♠ K1054
♥ J102
♦ 94
♣ Q943

East has quite a strong hand here – but best opening is a simple 1♠. This will most likely be passed around to North, who will achieve an inspired result if she just passes to leave East in the 1♠ contract with a 5-1 trump fit. In practice, no red blooded North will pass with such a fine suit – so 2♣ it is.
The auction now comes to life, and East will most likely show her hearts - 2♥, and South – with Qxxx will support North's clubs. West – with her Q9xx in hearts – will raise to 3♥ – and East will raise to game -as there is very little required to get there.
There is no defence to 4♥– and in practice – with both red suits behaving nicely - 11 tricks will make fairly easily, with 12 available with careful play although risking defeat if trumps divide badly – so most who reach 4♥ will settle for the safe 11 tricks.
North may be permitted a blush afterwards for not letting 1♠ pass out – but she didn't really do anything wrong – it's a bidder's game and you win some, you lose some.

Board No 18	Dealer: East	Vul: N/S

South	West	North	East
			P
2♣[1]	P	2♦[2]	P
2♥	P	3♥	P
4♥	P	P	P

♠ 109
♥ K65
♦ J62
♣ J10863

♠ KJ8
♥ 72
♦ 87543
♣ Q92

♠ 7654
♥ J8
♦ AQ109
♣ 754

♠ AQ32
♥ AQ10943
♦ K
♣ AK

1 Acol – Game forcing. 2 Relay or Negative less than 8 points.

South will likely open a game forcing 2♣ if playing standard Acol. The hand is well worth the 23+ bid with such a fine 6 card heart suit. The auction should be straightforward from there on – North will respond a negative (or relay) 2♦, South will bid 2♥ and the Heart Game will be reached.
(Note: East may put in a double of the 2♦, relay to make sure she gets a diamond lead from West – but her Ace is safe to take a trick later in any case – barring a bigtime defence howler).
There are 11 tricks available, as trumps divide 2-2 with ♠K coming down on 3rd round – although most declarers will make just 10 tricks by entering dummy with ♥K and finessing spade ♠Q. This is quite a reasonable line of play – and maximizes the chance of landing 12 tricks if they are available - so don't feel bad if that's what you did. 11 Tricks can be made by spurning the finesse and playing for spade ruff(s) in dummy while retaining the ♠Q.

Quite a few declarers will of course make 11 if East gets sleepy and discards a spade as South runs off her hearts, although a diamond lead will help as the logic of trick one (♦K falling under her Ace) will let her know she can safely toss her diamonds.

Board No 19	Dealer: South	Vul: E/W

South	West	North	East
1♣	P	1♦	P
2♣	P	P	2♥
3♣	3♥	P	P
P			

	♠ 8762 ♥ KJ ♦ KQJ105 ♣ 72	
♠ QJ953 ♥ Q953 ♦ 96 ♣ A9		♠ 4 ♥ 1087642 ♦ A43 ♣ K105
	♠ AK10 ♥ A ♦ 872 ♣ QJ8643	

South will open 1♣ as dealer, and the adverse vulnerability may discourage West from getting involved at this point. Assuming E/W have expected standards for vulnerable overcalls, there is a danger of getting too high in the auction if East takes West seriously.
North will respond 1♦, and East will be likewise reluctant to get involved at this stage with such a poor heart suit, as a heart lead from something like Kx in West would not be a great way to start the defence if N/S win the auction.
South will rebid her clubs – which will likely be passed around to East who will now assess the situation as safer since South could not rebid 1♥ and partner is marked with some values as N/S have made no attempt to invite game – so 2♥ it is.
The difference of doing this on the 2nd round of bidding is that West will understand that East is balancing and not go overboard. – although with 4 card support she may decide to compete to the 3 level in hearts – which is, happily for E/W, unbeatable.
If South is allowed to play in 3♣ (quite reasonable at the vulnerability), it will take a diamond lead – and a first round duck by East to defeat the contract. This has the dual effect of keeping E/W communications open to set up a diamond ruff for West and severing declarers communications so that she cannot discard her spade loser
on the ♥K.

Board No 20	Dealer: West	Vul: Both

South	West	North	East
	1♣	3♦ [1]	X[2]
P	3NT	P	P
P			

	♠ 1072 ♥ K10 ♦ KJ109752 ♣ 2	
♠ 8 ♥ 76 ♦ A86 ♣ AQJ9853		♠ KQJ54 ♥ Q954 ♦ Q3 ♣ 76
	♠ A963 ♥ AJ832 ♦ 4 ♣ K104	

1 Weak – Long Suit – Pre-emptive. 2 Negative (Take Out) Double

Most West players will open 1♣ playing standard methods, as the hand is a bit too good for a Club pre-empt (11 points including 2 aces).
North will overcall some number of diamonds, 1♦, 2♦ or 3♦ depending on how much oats they had for breakfast, and bearing in mind that they are vulnerable.
A jump to 3♦ makes life difficult for E/W, as most East players will feel obliged to do something with both majors and a 10 count. A negative double by East will lead to West bidding either 3NT or 4♣. 3NT will be the preferred choice – as there is no game bonus for making 4♣.
3NT by West has chances on a diamond lead if the defenders slip up, although in practice North will expect E/W to have the A and Q of diamonds – so may lead a spade, which should make the defence easy enough. When South gets on lead later with the ♣K, she will have very little choice but the winning one of switching a heart.
The North players who are left to play in 3♦ can make it – but they need to get everything right (Winning the likely spade lead, playing diamond to the King rejecting the finesse and then cash ♥K, and finesse heart ♥J, followed by ♥A for a spade discard. If West ruffs this, North can over-ruff and play a trump to drop the defenders ♦A and ♦Q together). But in practice most Norths will fail in 3♦ as they will be unwilling to risk an additional undertrick by taking the heart finesse at pairs.

Board No 21	Dealer: North	Vul: N/S

South	West	North	East
		1♥	P
P	1♠	P	1NT[1]
P	3NT	P	P
P			

♠ K1062
♥ J10642
♦ A2
♣ KQ

♠ AQ987
♥ Q5
♦ K4
♣ AJ85

♠ 53
♥ AK
♦ QJ103
♣ 97643

♠ J4
♥ 9873
♦ 98765
♣ 102

1. Showing 9-12 Points opposite the balancing overcall.

North will most likely open 1♥ as dealer, and playing standard methods this will be passed around to West. (If N/S are playing 5 card majors some Souths may be tempted to put in a "Bergen" style pre-emptive raise with 4 card heart support – but in practice the adverse vulnerability should discourage this with such a poor hand).
West has quite a good hand for the "balancing" position. Generally, in 4th suit you can add 3 points to your values and bid as if opening the action. Of course partner has to be wise to this strategy and subtract 3 points from her values when responding. "Transferred King" principle.
Thus, after West balances with 1♠ – East is worth a 1NT response, and the NT game is reached with South on lead. Unfortunately for E/W, 3NT is not a happy place due to the duplication in hearts (9 of their points are only worth 2 tricks) and fails by one trick on the standard heart lead.
However – some South players may talk themselves into leading a diamond – her longest suit (telling herself "sure they must be expecting a heart lead"), which will leave declarer romping home with an overtrick, as she now has time to develop both minors, while South sinks lower and lower in her seat.
Moral of the Story: Lead partner's suit and win the post-mortem.

Board No 22	Dealer: East	Vul: E/W

South	West	North	East
			P
1♣	P	1♥	P
2♥	P	P	P

♠ K954
♥ K1053
♦ J74
♣ Q10

♠ AJ1086
♥ Q
♦ 8532
♣ 764

♠ 732
♥ 9872
♦ AQ
♣ KJ95

♠ Q
♥ AJ64
♦ K1096
♣ A832

The action on this board should be fairly dull for a change. But no harm, as we could do with a rest after all the excitement so far.
South will open one of her 4 card suits – 1♣ probably the most popular choice – although the 4 card major people may decide to open 1♥. In any case, the adverse vulnerability should discourage West from getting involved and N/S will play in a heart part score making 9 tricks without too much difficulty.
A few declarers will end up with 10 tricks if West fails to switch a club when in with the Spade Ace, in which case East may be later endplayed to lead from the ♣K.
Should any West players decide to balance with 2♠, North will be eager to double for the lure of the +200 "Kiss of Death" at match point pairs.

Board No 23	Dealer: South	Vul: Both

South	West	North	East
P	1NT[1]	2♦[2]	P
2♠	P	P	P
OR			
P	1♦	1♥	2♦
P	P	P	P

	♠ KJ72 ♥ Q8654 ♦ AJ104 ♣	
♠ Q1098 ♥ AKJ ♦ 9653 ♣ A7		♠ 6 ♥ 1092 ♦ K872 ♣ K8652
	♠ A543 ♥ 73 ♦ Q ♣ QJ10943	

1: If playing 12-14 or 14-16 2: Major Suits

Quite a few West players will open 1NT here, either weak 12-14 or the 14-16 "strong" NT range which is rapidly gaining in popularity. Most North players will have some convention they can use against 1NT to show both majors – a popular one is 2♦ for majors and 2♣ for minors.
East is best advised to pass vulnerable (although some may decide to compete if openers range is 14-16). This would be a most unfortunate time to play in their 5-2 club fit at the 3 level. Even if South is too gentile to double it will still be a painful experience.
N/S will then play in a spade part score and this makes an easy 9 or 10 tricks on a fairly straightforward crossruff approach.
Should West be left to play in a diamond partial she will have a struggle to escape for down one, although a heart lead from North will assist – as North does not have any other attractive lead.

Board No 24	Dealer: West	Vul: None

South	West	North	East
	P	P	P
2NT[1]	P	3♦[2]	P
3♥	P	3NT	P
4♥	P	P	P

	♠ 94 ♥ Q10972 ♦ QJ9 ♣ 942	
♠ Q8752 ♥ 643 ♦ AK65 ♣ 8		♠ KJ3 ♥ 85 ♦ 10872 ♣ J763
	♠ A106 ♥ AKJ ♦ 43 ♣ AKQ105	

1:- 21-22 2:- Transfer to Hearts

The action will be passed around to South who will most likely open 2NT.
Some may be discouraged by the weakness in diamonds – but it's the easiest way to express the hand and it's hard to catch up later if we open one of a suit.
North will transfer to hearts and the 4♥ game will be reached, which will likely make 11 tricks but can be held to 10 if West cashes the AK of diamonds and then switches a spade to remove the Ace entry from South. (After drawing trumps declarer finds the bad club break and can ruff the 4th round to establish a club discard – provided she still has the ♠A in her hand as an entry).
Any West player who finds this defence can expect a fine score.
Some North players may decide to forget about all that transfer stuff and just raise straight to 3NT. This proves to be a roaring success as declarer can now make a safe 11 tricks – playing on the clubs first to uncover the layout and later finessing the jack, to chalk up +460 for a joint top of the night.
This may be considered poor bidding in some circles – but it's hard to argue with success.

Board No 25	Dealer: North	Vul: E/W

South	West	North	East
		1♦	P
1♥	P	3♦	P
3NT	P	P	P

♠ A97
♥ 6
♦ AKQJ74
♣ Q64

♠ KQ52
♥ AQ109
♦ 3
♣ K1072

♠ 10843
♥ J732
♦ 108
♣ J85

♠ J6
♥ K854
♦ 9652
♣ A93

North will open 1♦ as dealer and South will most likely show her major suit.
The adverse vulnerability will keep most West players quiet – although some may double 1♥ to show the black suits for takeout. (Note: If South decides to raise to 2♦ instead of bidding 1♥, then West will certainly come in with a take out double).
North – with a good 6 card suit, a 16 count and 7 tricks – will jump rebid to 3♦ which is passed to South.
Decision time.
South could try to look for game in diamonds or game in no-trump, or just pass 3♦.
Passing 3♦ is a bit meek with an 8 count opposite partner's jump.
Bidding 5♦ seems dodgy even with 4 card support – as we have flat hand and there could easily be 3 top losers.
3NT might be an unhappy spot if partner does not have a spade stop. But she has shown a good hand and E/W have not bid spades – so it's reasonable to chance her for a stop and just bid 3NT. This is a no-brainer at match point pairs, as even if 5♦ makes, 3NT will nearly always make and score better with an overtrick or two.
The play in 3NT should be straightforward enough for South, with 8 top tricks and she can lead up to the ♣Q for the ninth. A heart or low spade opening lead will give the 9th trick immediately. The only lead that gives declarer any problem is a top spade. Now she needs to hold up the ♠A until the 3rd round, then run all 6 diamonds which gives West discarding problems and forces her to either ditch her 4th spade or be exposed to an endplay in hearts or clubs at trick 10.

Board No 26	Dealer: East	Vul: Both

South	West	North	East
			P
1♥	2♦	P	P
2♥	P	P	2♠
3♣	3♠	P	P
P			

♠ 10653
♥ 96
♦ 87542
♣ 105

♠ KQ7
♥ 107
♦ QJ10963
♣ AQ

♠ J9842
♥ 842
♦ A
♣ K964

♠ A
♥ AKQJ53
♦ K
♣ J8732

Some Souths may consider their hand worth a strong 2 opening, but most will probably open a simple 1♥. West has a good vulnerable overcall of 2♦, which will most likely be passed back to South, as East will be reluctant to introduce her anaemic spades with just an 8 count and a singleton in partner's suit.South will certainly repeat her fine heart suit and West will probably pass having already shown her suit and values on the first round of bidding. East may now back into the auction with 2♠, as it's both a cheap bid and partner will understand she is limited as she did not act on first round.
Some Souths may give up at this point – but some may now introduce the club suit. By now South is wishing she DID open (a strong / Acol) 2♥. West – with ♠KQx will probably raise East's spades (which is better than repeating her diamonds), which should bring an end to the auction.
10 Tricks are available in the spade part score, due to the ♦K falling. But the play is tricky – If South starts with 3 top Hearts, declarer needs to ruff the 3rd one High in dummy, and subsequently – when the 4-1 trump break comes to light she has to ruff a diamond winner in hand to shorten her trumps so that at Trick 12 she is leading a diamond from dummy with ♠J9 left in hand sitting over North's ♠106.

Board No 27	Dealer: South	Vul: None

South	West	North	East
P	P	P	1NT[1]
P	P	P	
OR			
P	P	P	1♥
X[2]	1NT	2♠[3]	P
P	P		

	♠ J874 ♥ Q65 ♦ 98 ♣ K643	
♠ AK9 ♥ 974 ♦ Q762 ♣ 1097		♠ Q6 ♥ KJ832 ♦ AJ10 ♣ QJ2
	♠ 10532 ♥ A10 ♦ K543 ♣ A85	

1:- 12-14 2:- Takeout 3:- Nice to be non-vulnerable with the "boss suit".

Most South players will pass their 11 count as dealer with this garbage. But due to the ongoing market depreciation of opening values there will be quite a few who will open either one of their 4 card suits or 1NT depending on system. It pays to bid a lot at nil-all vulnerability.
East will open 1♥ or maybe 1NT if playing weak NT.
Over 1♥ South may now decide to come in with a take out double as she has almost opening values, 4 spades and tolerance for both minors. West will bid either 1NT or 2♥ according to system, and North – although only a 6 count may decide to compete with 2♠ as even though she is weak, they have a spade fit and it's the boss suit and it's nil all vulnerability.
2♠ should escape fairly safely for -50 (or -100 if doubled) which will be a decent score for N/S. This will only be bettered if E/W compete to 3♥ which fails with five unavoidable losers unless the defence get busy.
Should East be permitted to play in 1NT unmolested this should make +120, which will be a good result for E/W.

Board No 28	Dealer: West	Vul: N/S

South	West	North	East
	1NT[1]	2♦[2]	P
2♠	P	P	P
OR			
	1♣[3]	X	P
3NT	P	P	P

	♠ KJ86 ♥ QJ1032 ♦ A93 ♣ 2	
♠ AQ93 ♥ K95 ♦ Q65 ♣ J103		♠ 72 ♥ A864 ♦ 742 ♣ 8754
	♠ 1054 ♥ 7 ♦ KJ108 ♣ AKQ96	

1:- 12-14 2:- Majors 3:- "Prepared" Club – (Playing 5 card majors and strong NT).

West will open 1NT if playing weak NT, otherwise 1S or a prepared 1♣ if playing 5 card majors.
After a 1♣ opening, North will probably double for takeout, which will likely result in South taking a punt at 3NT with her 13 count as she knows North will have the major suits covered for the take out double. If the vulnerability was reversed, South would give more consideration to passing the double for penalty, but with a likely vulnerable game available for N/S, 1♣ would have to fail a lot to turn a profit, and of course West may not sit for it which will complicate matters.
With the fortunate lie of the cards 3NT will roll home easily with an overtrick.
After a Weak 1NT opening, North can use whatever gadget is employed by the partnership to show the majors, and South will land in a spade part score.
This should score 10 tricks with the cards lying nicely for declarer.

Many thanks and congratulations to Lucy & John Phelan, both recently elevated to the rank of Grand Master, for this excellent commentary, put together on your behalf.