

You are the declarer in 3NT. The lead in all cases is the J Hrts.
 How will you play ? No doubt you will consider whether to win straight away
 and which suits to play to develop tricks and how many top tricks you started with.

13) KQJ10	643	14) KQJ10	54
AK3	52	543	A72
QJ8	AK109	AQ	8765
765	J1098	K765	AQ43

15) 765	AK3	16) AK	QJ109
A76	832	A43	652
A62	K9543	AKJ10	Q987
A876	K2	6543	52

17) A52	43	18) QJ109	872
A93	876	AKQ	876
A43	K876	A87	5432
8762	AKQJ	765	AKQ

19) 76	AKQ	20) J762	Q92
A43	65	A54	K74
876	AKJ54	654	AK82
AQ654	987	AKQ	543

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21) AQ5	98	22) 7582	963
A10	9876	A2	94
KQJ10	543	8765	AKQJ
6432	AKQJ	543	AKQ2

* somewhat strange lead
 but can you take advantage?

Well if you got this far well done. Take a break.