

**Board 1** (N Dir N Decl N) - **Transfer**. Assuming ♠ lead then should discard losing ♦s immediately. No good lead!

Transfer to a Major (JB1)

Dealer: North		♠ A K J 5		
		♥ T 7		
		♦ K 8 3		
		♣ K Q J 3		
		N		
♠ Q 4 3 2		♠ 10 9 8 7		
♥ A K 8 3	W	♥ 2	E	
♦ Q T	S	♦ A J 9 6 2		
♣ 9 4 2		♣ A T 8		
		♠ 6		
		♥ Q J 9 6 5 4		
		♦ 7 5 4		
		♣ 7 6 5		
North	East	South	West	
1NT	Pass	2D (min 0-7pts, poor hand for NT)	Pass	
2H (xfer accepted)	Pass	Pass (minimum)	Pass	

**Lead:** East leads ♠7 (did not want to lead away from ♦Ace or ♣A so leads 4th highest in spades, ♠10 also OK). A great lead for N/S as West plays Q & North wins with A.

**Play:** North should now play ♠K & ♠J & throw away ♦4 & ♦5 in South to minimise ♦ losers. From then on North should make 9 tricks

**Board 2** (NS Dir E Decl E) - **Stayman & Lead against 1NT**

**Hint: don't lead oppo suits (bidding infers West has ♠s)**

- **Lead ♦3. Decl try holdup play - doesn't work here!**

Board 6: (More 1NT 2)		♠ 9 6	Leads against 1NT	
Vul: N/S		♥ Q T 9 8	Against Stayman	
Dealer: East		♦ Q 7 6		
		♠ 9 8 7 4		
		N		
♠ Q T 8 5		♠ A 7		
♥ J 3 2	W	♥ A K 5 4	E	
♦ 8 5	S	♦ A T 9		
♣ A K J 6		♣ Q T 5 3		
		♠ K J 4 3 2		
		♥ 7 6		
		♦ K J 4 3 2		
		♣ 2		
West	North	East	South	
2C	Pass	1NT	Pass	
3NT	All Pass	2H	Pass	

**Bidding:** West with 4 card ♠ suit, shortage in ♦ & 8+pts bids 2C Stayman. East shows 4 card ♥ suit, West with no major fit but with 11HCP bids 3NT

**Play:** South knows East has ♥s & West ♠s so looks to another suit & leads ♦3 (4th highest). East should duck ♦s twice (rule of 7) in the hope if North wins lead will not be able to lead a ♦ back. East needs 2 ♣ tricks to make contract so will lead ♠7 towards West's Q. South wins with K & play remaining ♦s to get contract down

**Board 3** (EW Dir S Decl S) - **Rule of 11**

**Hint: East must use Rule of 11 to get contract down**

Board 3: (AG3)		♠ K 4 3	Leads against NT	
Vul: E/W		♥ Q 8 7	Rule of 11	
Dealer: South		♦ K 10 8 7 2		
		♣ K 4		
		N		
♠ Q 10 8 7		♠ A J 9 2		
♥ 10 6 2	W	♥ A J 9 3	E	
♦ J 4	S	♦ 9 6		
♣ 10 7 5 2		♣ 9 8 6		
		♠ 6 5		
		♥ K 5 4		
		♦ A Q 5 3		
		♣ A Q J 3		
West	North	East	South	
Pass	3NT	All Pass	1NT	

**Lead:** West leads ♠7 (4th highest)

**Play:** East, using Rule of 11, works out that South has no spade higher than the 7. Looks like E/W need 4 spade tricks & ♥A to get contract down. East must play ♠2 so West remains on lead & North's ♠K is covered.

**Board 4** (All Dir W Decl W) - **Transfer**

**Lead:** ♣Q & lead ♠s at every opportunity

**Play:** 7 sure winners & can promote ♠s. If still have a ♣ stopper can try a ♥ finesse

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

North should lead the ♣Q against 3NT, and continue playing Clubs whenever she gets the chance. East-West have 2 Club stoppers, and 5 top tricks in the red suits. To make 3NT, they need to establish at least two tricks, and the Spades look like the best option.

Declarer should play Spades and lose the ♠A, but win two tricks. Depending on the play and defence, Declarer might be able to establish some tricks from the Hearts as well, but risks going down if she has no more Club stoppers.

W	N	E	S
1NT	P	2♥*	P
2♠*	P	3NT	P
P	P		

West opens 1NT and East Transfers to Spades. West must accept the Transfer by bidding 2♠. The Transfer, might just be a weak bid and a rescue from 1NT.

East now raises to 3NT, giving West a choice of games. West only has 2 Spades, so passes 3NT.

Playing in Spades, it looks like Declarer will make her game, but with the Spades splitting badly, there is a risk that she will go down.

**Board 5** (NS Dir N Decl N) **Danger Hand** Hint: North do not want West leading a ♥ thru North's ♥K so finesse ♦s to East

**Board 8.5:** ♠K 8 3      **Danger Hand**  
 (PM)      ♥K 5 4  
**Dealer:**      ♦A 10 8 3  
**North**      ♣A Q 4

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

♠A Q 7  
 ♥7 2  
 ♦K J 9 6  
 ♣K 9 6 2

**Board 9: Dealer: North Declarer: North**  
**Bidding:** North East South West  
 1NT Pass 3NT **All Pass**

**Lead:** East leads ♣3 (4th highest)  
**Play:** 8 sure winners (3S, 2D, 3C). Note: N/S are very weak in hearts & a heart lead from West will likely mean the contract will go down. We can promote an extra ♦ trick but **must** take the finesse so that West **does not** win - West is the danger hand. Win the lead in South, play ♦K (just in case ♦Q is a singleton) & then play ♦J & let it run. This loses but there is no danger to North's ♥K.  
**Score:** 3NT making 9 tricks = 400

**Board 7:** (All Dir S Decl S) **Weak Two, jump raise, sacrifice**  
 Hint: If have 3 trumps raise to 3lvl, if 4 raise to 4lvl

- East encourages ♦ lead
- Wrap Up - E/W can make a slam in ♣ or ♦

6 SOUTH E-W

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

WEST  
 ♠ K 7 2  
 ♥ 7  
 ♦ K Q 6 5 3  
 ♣ Q 9 7 3  
 [Pass] [Pass]

EAST  
 ♠ A 5  
 ♥ 8 3  
 ♦ A 10 8 7  
 ♣ A K 10 4 2  
 [Pass?]

SOUTH  
 ♠ J 9 8  
 ♥ A Q J 9 6 4  
 ♦ J 4 2  
 ♣ 5  
 [2♥] [Pass]

**South** opens 2H & **North** raises to 4H with 4 trumps & singleton  
**Lead:** ♦K (top of sequence), East encourages with ♦7  
**Play:** Declarer has 2 spade losers, 2 ♦ losers & a club loser. Declarer can trump 2 of the ♦ losers in dummy, so unless the defenders manage to ruff a spade before trumps are drawn, South will only be defeated one trick.  
**Defence:** The defenders can defeat 4♥ two tricks if East can manage to get a spade ruff, but that's not easy to do. It's likely that the defenders will take only four tricks.  
**Conclusion:** The preemptive action by N-S may lead to an excellent result. "Down one is good bridge" is certainly applicable on this deal. East & West can make 6♣ or 6♦ but may not even reach game, let alone slam.

**Board 6** (EW Dir E Decl E or W when play hand) **Weak 2** (3 lvl overall need good 5+cards & 14+pts) Encourage 3NT. Lead to 3♥ is ♠3, to 3NT is ♠8 Need to work on clubs

**Board 6**      ♠ 3 2  
 E-W Vul      ♥ K Q 6 4 2  
                  ♦ J 3  
                  ♣ J 8 6 4

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

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

3 NT East

West	North	East	South
3♦	Pass	3NT	2♠
Pass	Pass		

West should overcall 3♦, showing a normal opening hand, & at least 5♦s, usually 6 cards. East might pass, but with two stoppers in ♠s, & the very helpful ♦K, bid 3NT. If E/W miss game here, then full credit to South for getting in the way..  
 In 3♦ South can win the lead & draw trumps. She will lose a ♠, ♠A & probably a ♥ or two. Making 9 or 10 tricks.  
 If North elects to play in 3NT, then she will probably receive a ♠ lead. There are 6 ♦ winners, plus the ♥A & ♠A, for 8 easy tricks. Declarer either needs another ♠ or a ♣ trick to make her game. So long as she loses a trick, & is still in control, then she should game.

**Board 8:** (Nil Dir W Decl W) - 2/1 bid to game

**Board 8**      ♠ 7 6  
 E-W Vul      ♥ A 7 3  
                  ♦ 7 5 4  
                  ♣ J 9 8 6 5

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

♠ J 10 9 2  
 ♥ Q 10 9 2  
 ♦ K 8 6  
 ♣ 10 4

3 NT West

**W N E S**  
 1S P 2D P - 2D shows 4+Ds & 13+pts  
 2H P 3D P - 2H shows 4+H; 3D shows 6+Ds  
 3NT **All Pass** - No interest in Ds & other suits stopped

**Lead:** C6 - non bid suit 4th highest  
**Winners:** 6 - 3S, 1D & 3C. Extra spade winner if split 3:3 but likely 4+ extra D tricks once DK has been played  
**Play:** Win club in hand & immediately lead D2 & take finesse. It loses but now have 5 sure D winners. Defence should now play a heart (around to Dummy's weakness).

### Board 9 (EW Dir N Decl S). **Hint 2nd Hand Low**

**Board 18:** ♠K 9 7 2 2nd Hand  
 (Grantpg140) ♥K 6 4 Low  
 Vul: Nil ♦A Q  
 Dir: North ♣A Q J 6

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

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

**Bidding:** North East South West  
 1C Pass 1S (4+ spades & 6+pts) Pass  
 4S All Pass

**Lead:** West leads ♥Q (top of sequence)  
**Play:** 7 sure winners (3D & 4C), Losers 3+ (1+S, 2H) Extras: ♥K finesse, lead low ♠ & hope Defence plays A or has doubleton Ax

- South will trump 3rd round of ♥s & then lead ♠3.
- If West plays low win with ♠K & then lead another low ♠ from North & play low hoping West has Ax doubleton
- West will now win both ♠A & ♠J getting the contract down 1

**Score:** 4S non vulnerable down 1 = -50

### Board 11 (Nil Dir S Decl N)



**N E S W**  
 Pass Pass 1H  
 Pass 2H X (H singleton) Pass  
 3S/4S All Pass

Once E/W find heart fit South's hand becomes stronger. South's X should promise 4 spades (& 3+ other suits) & 10+pts; North knows they have a fit & 23+pts so jumps to 3S. (Maybe worth a gamble to 4S as EW points in hearts).

**Lead:** East leads H8.  
**Losers:** 1S, 1H, 2C. Try spade finesse. Possibly ♦s split 3:3 so make a 4th ♦ trick. Maybe ♣ honours are split & so double finesse makes 2 tricks  
**Plan:** You plan to take the spade finesse. Trump the second heart, and cross back to the North hand to take the spade finesse. Take the spade finesse by playing the ♠Q up towards the ♠A. But it loses to the ♠K.  
 Here ♣ & ♦s are unkind & likely make 9 tricks.

### Board 10 (All Dir E Decl E) - Unblock clubs

**Board 24:** ♠6 2 Unblock,  
 (JB6) ♥K T 9 5 Comms  
 Vul: N/S ♦A Q 7 2  
 Dealer: East ♣T 9 7

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

♠T 9 8 7 5  
 ♥Q 3  
 ♦K 8  
 ♣8 5 4 3

**Bidding:** West North East South  
 2NT (weak 9pts) Pass 3NT (max 17HCP) All Pass

**Lead:** South leads ♠7 (4th highest)  
**Play:** 9 sure winners (4S, 1H, 4C) providing we have entries. Note: we have stoppers in all suits  
 - To make 4 club tricks we need to play East's ♣A K first. So win first trick in East with ♠K & play ♣A K.  
 - Then play ♠3 to West's A & then play ♣Q J. You can then play remaining spades & ♥A for 9 tricks

### Board 12 (NS Dir W Decl N) Card Reading

**Board 12** ♠A J 10  
 N-S Vul ♥A 8 4  
 ♦Q J 6 4  
 ♣A 7 3

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

♠Q 9 5  
 ♥J 9 3  
 ♦A K 10 2  
 ♣9 5 2

3 NT North  
 Lead: ♣8

**Bidding:** West North East South  
 1C 1NT P 3NT

You have a balanced hand with 16 high card points, and a control ("stopper") in clubs, the opponent's first bid suit. Overcalling 1NT shows a hand like this.

**Lead:** East leads ♣8 (top of doubleton, OK to lead high ♠ or ♦)

**Play:** 7 sure winners (1S, 1H, 4D & 1C). Notice have 26HCP between N/S. West has opened so likely 12+pts leaving East a max of 2pts. This places ♠K in West so try ♠ finesse twice

- Need to duck clubs twice. On 3rd round win & lead ♦ & win in Dummy

**Score:** 3NT making 9 vulnerable = 620

### Board 13: must ruff in short hand b4 draw trumps

(All Dir N Decl N) - **changed Dealer to be North rather South**

<b>Board 7:</b>	♠4 3 2	<b>Play of Hand</b>
<b>Vul: All</b>	♥A K Q J 9 7	<b>Delay drawing</b>
<b>Dealer: South</b>	♦K 5 2	<b>trumps so can ruff</b>
	♣4	
♠K J T 9 8	N	♠A Q 6
♥3	W E	♥T 8 6
♦J 8 6	S	♦Q T 9 7
♣K 9 8 7		♣Q J T
	♠7 5	
	♥5 4 2	
	♦A 4 3	
	♣A 6 5 3 2	

<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
Pass	1H	Pass	Pass
Pass	3H (16tps - invite)	Pass	2H (9tps, 3♥s)
		Pass	4H - All Pass

**Bidding:** North with 6 losers & extra ♥ invites game & South with 2 aces & doubleton bids game.

**Lead:** East leads ♠Q to dummy's A & West's 7 (encourage albeit high-ish Card)

**Play:** 9 sure tricks. You need to ruff a spade in dummy to get 10th trick & to do that you should lead spades before drawing trumps. (If played trumps, East could win 2 ♠ tricks & lead ♥s each time so South has no more trumps for last ♠).

### Board 14 (Nil Dir E Decl S) - **Hint: Loser on Loser Play**

(Cohen)	♠K Q T 3	<b>Loser on Loser</b>
	♥T 9 8	
	♦A J T 9	
	♣Q 3	
♠J 7 2	N	♠8
♥6 2	W E	♥A K Q 5 4 3
♦7 6	S	♦8 5 2
♣K J T 9 8 4		♣7 6 2
	♠A 9 6 5 4	
	♥J 7	
	♦K Q 4 3	
	♣A 5	

<b>Bidding:</b>	<b>East</b>	<b>South</b>	<b>West</b>	<b>North</b>
	2H	2S	Pass	4S All Pass

**Lead:** West leads ♥6 (partner's suit)

**Play:** East wins with ♥Q & then East continues with ♥A (West plays ♣2). Now East plays the ♥K. What is your plan?

You should realise West has no more ♥s from the auction & play so far. You could ruff with ♠9, but that will lose if West has the ♠J & then you will have to lose a ♣ trick. Instead, discard a ♣ since you have a ♣ loser anyway. In the beginning you counted 2 ♥ losers & a ♣ loser. Now the defence is threatening to generate a third ♥trick/overruff. Since you can't get rid of the ♣ loser regardless, you might as well discard it here & guarantee your contract.

### Board 15 (NS Dir S Decl E) - **Sacrifice East, covering an honour**

<b>Board 11</b>	♠2	<b>Sacrifice,</b>
<b>Dealer:</b>	♥Q J 10 8 3	<b>cover an</b>
<b>South</b>	♦K 8 7	<b>honour</b>
	♣10 8 7 4	
♠A J 10 3	N	♠Q 9 8 7 6 4
♥7 6	W E	♥9
♦A 10 5	S	♦J 4 3 2
♣K 9 6 2		♣5 3
	♠K 5	
	♥A K 5 4 2	
	♦Q 9 6	
	♣A Q J	

<b>Bidding:</b>	<b>South</b>	<b>West</b>	<b>North</b>	<b>East</b>
	1H	X	4H	4S
				X (penalty double) All Pass

**Lead:** South leads ♥A & then ♥K

**Play:** 2 sure winners & lots of losers! East ruffs the 2nd round, then leads ♠Q. Looking at dummy, South sees there is no point in covering. East should run the queen anyway and might throw the SJ underneath as an unblock. Try the finesse to the CK next - it works! Play the SA to drop the K & then a spade back to East. East then leads DJ, South must cover with ♦Q which promotes ♦9. Contract goes down 1 with 4th ♦ winning

**Score:** N/S non vul make 4H scoring 420 (likely West lead a club), V 620  
E/W non vul go 1 down in 4SX scoring -100, Vul -200

### Board 16 (EW Dir W Decl W) **DANGER HAND**

<b>Board 16</b>	♠A Q 8 6 4		
<b>E-W Vul</b>	♥Q 9 8 2		
	♦6 5		
	♣5 4		
♠K J 2	♠7 5		
♥K 10	♥A J 5 4		
♦A Q 3 2	♦K J 4		
♣Q J 10 6	♣A 9 8 7		
	♠10 9 3		
	♥7 6 3		
	♦10 9 8 7		
	♣K 3 2		
3 NT West			
Lead: ♠6			
<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
1 NT	Pass	2 ♣	Pass
2 ♦	Pass	3 NT	Pass
Pass	Pass		

**Lead:** North leads S6 - 4th highest

**Winners:** S 1, H 2, D 4, C 1

**What could go wrong?** If South leads ♠ thru West's K  
**Play:** We win first trick with ♠J. We have 7 other sure winners so need 1 more. We can take 3 finesses:

- Run CQ
- Play low ♥ from East & play ♥10 from West
- Play low ♥10 from West & play ♥4 from East

South is the danger hand so need to finesse into North so b) is right approach. We lose to ♥Q but West's ♠K is still a stopper & we now have 3 heart tricks