

<p>                     ♠ AK65                      ♥ AK3                      ♦ QJ10                      ♣ 876                      ♠ 109                      ♠ 874                      ♥ 654                      ♥ 872                      ♦ A876                    ♦ K92                      ♣ 10954                  ♣ KQJ3                      ♠ QJ32                      ♥ QJ109                      ♦ 543                      ♣ A2                 </p> <table border="1" data-bbox="209 703 331 909"> <thead> <tr> <th colspan="2">HCP</th> </tr> </thead> <tbody> <tr> <td>17</td> <td></td> </tr> <tr> <td>4</td> <td>9</td> </tr> <tr> <td></td> <td>10</td> </tr> </tbody> </table> <table border="1" data-bbox="368 703 612 909"> <thead> <tr> <th colspan="6">Makeable contracts</th> </tr> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>1</td> <td>2</td> <td>4</td> <td>4</td> <td>3</td> </tr> <tr> <td>S</td> <td>1</td> <td>2</td> <td>4</td> <td>4</td> <td>3</td> </tr> <tr> <td>E</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>W</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>	HCP		17		4	9		10	Makeable contracts							♣	♦	♥	♠	NT	N	1	2	4	4	3	S	1	2	4	4	3	E	-	-	-	-	-	W	-	-	-	-	-	<p>Board 1 : Dealer North : Love all</p> <table border="0" data-bbox="644 264 1219 309"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> </table> <p>                     1♠                      Pass                      3♠                      Pass                      4♠                      All Pass                 </p> <p>North has 7 losers and 17 HCP. South has 8 losers and 10 HCP.</p> <p>After South's raise to 3 on losers, North ignores the LTC in favour of the clear minimum 27 HCP between the two hands.</p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>	BFP B3 L01 Losing Trick Count
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<p>                     ♠ 93                      ♥ K654                      ♦ Q872                      ♣ 1094                      ♠ QJ102                  ♠ AK65                      ♥ J1093                  ♥ A                      ♦ A543                    ♦ J1096                      ♣ A                          ♣ 8765                      ♠ 874                      ♥ Q872                      ♦ K                      ♣ KQJ32                 </p> <table border="1" data-bbox="209 1473 331 1792"> <thead> <tr> <th colspan="2">HCP</th> </tr> </thead> <tbody> <tr> <td>5</td> <td></td> </tr> <tr> <td>12</td> <td>12</td> </tr> <tr> <td></td> <td>11</td> </tr> </tbody> </table> <table border="1" data-bbox="368 1473 612 1792"> <thead> <tr> <th colspan="6">Makeable contracts</th> </tr> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>N T</th> </tr> </thead> <tbody> <tr> <td>N</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>S</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>E</td> <td>2</td> <td>4</td> <td>1</td> <td>5</td> <td>2</td> </tr> <tr> <td>W</td> <td>2</td> <td>4</td> <td>1</td> <td>5</td> <td>2</td> </tr> </tbody> </table>	HCP		5		12	12		11	Makeable contracts							♣	♦	♥	♠	N T	N	-	-	-	-	-	S	-	-	-	-	-	E	2	4	1	5	2	W	2	4	1	5	2	<p>Board 2 : Dealer East : NS vulnerable</p> <table border="0" data-bbox="644 1025 1203 1070"> <tr> <td><b>West</b></td> <td><b>North</b></td> <td><b>East</b></td> <td><b>South</b></td> </tr> </table> <p>                     1♦                      2♣                      Dbl                      Pass                      2♠                      Pass                      4♠                      All Pass                 </p>	<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>	BFP B3 L01 Losing Trick Count
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<p>♠ QJ32 ♥ QJ109 ♦ 5432 ♣ A</p> <p>♠ 87                   ♠ 109 ♥ K872               ♥ 654 ♦ KJ                   ♦ AQ876 ♣ QJ432           ♣ K109</p> <p>♠ AK654 ♥ A3 ♦ 109 ♣ 8765</p> <table border="1" style="margin-top: 10px; width: 100%;"> <thead> <tr> <th colspan="2">HCP</th> </tr> </thead> <tbody> <tr><td>10</td><td></td></tr> <tr><td>10</td><td>9</td></tr> <tr><td>11</td><td></td></tr> </tbody> </table> <table border="1" style="margin-top: 10px; width: 100%;"> <thead> <tr> <th colspan="6">Makeable contracts</th> </tr> <tr> <th></th> <th>♣</th> <th>♦</th> <th>♥</th> <th>♠</th> <th>NT</th> </tr> </thead> <tbody> <tr><td>N</td><td>-</td><td>-</td><td>1</td><td>4</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>1</td><td>4</td><td>1</td></tr> <tr><td>E</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </tbody> </table>	HCP		10		10	9	11		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	1	4	1	S	-	-	1	4	1	E	2	1	-	-	-	W	2	1	-	-	-	<p>Board 3 : Dealer South : EW vulnerable</p> <p><b>West      North      East      South</b></p> <p>  1♠</p> <p>Pass      4♠           All Pass</p> <p>South opens 1♠ on Rule of 20. South does have 7 losers, but don't use losers to decide about opening.</p> <p>North has only 10 HCP but has four spades and 7 losers. North raises to game on the more optimistic prediction of the LTC.</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">BFP B3 L01 Losing Trick Count</p>
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<p>♠ 8 ♥ KQ754 ♦ KQJ1065 ♣ 4</p> <p>♠ KQJ105      ♠ A432 ♥ 108            ♥ J9 ♦ 872            ♦ A9 ♣ AK10          ♣ 98762</p> <p>♠ 976 ♥ A632 ♦ 43 ♣ QJ53</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">11</td><td></td></tr> <tr><td style="text-align: center;">13</td><td style="text-align: center;">9</td></tr> <tr><td style="text-align: center;">7</td><td></td></tr> </table> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>-</td><td>-</td><td>4</td><td>2</td></tr> </table>	HCP		11		13	9	7		Makeable contracts							♣	♦	♥	♠	NT	N	-	4	4	-	-	S	-	4	4	-	-	E	3	-	-	4	2	W	3	-	-	4	2	<p>Board 5 : Dealer North : NS vulnerable</p> <p><b>West      North      East      South</b></p> <p>                 1♦            Pass            1♥</p> <p>Pass        4♥            All Pass</p> <p>When South changes suit North knows there is a fit in hearts. North estimates South as holding nine losers, the minimum generally associated with a change of suit at the one level.</p> <p>North has opened a two-suited hand on the Rule of 20. Typically, the hand has few losers, in fact only four. That calculation leads to the game raise.</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">BFP B3 L01 Losing Trick Count</p>
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<p>♠ 975 ♥ A10862 ♦ 87 ♣ A107</p> <p>♠ KQJ106      ♠ A432 ♥ 3                ♥ KQ ♦ 432            ♦ KQJ1065 ♣ QJ53          ♣ 4</p> <p>♠ 8 ♥ J9754 ♦ A9 ♣ K9862</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">8</td><td></td></tr> <tr><td style="text-align: center;">9</td><td style="text-align: center;">15</td></tr> <tr><td style="text-align: center;">8</td><td></td></tr> </table> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>2</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>4</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>4</td><td>-</td></tr> </table>	HCP		8		9	15	8		Makeable contracts							♣	♦	♥	♠	NT	N	2	-	3	-	-	S	2	-	3	-	-	E	-	3	-	4	-	W	-	3	-	4	-	<p>Board 6 : Dealer East : EW vulnerable</p> <p><b>West      North      East      South</b></p> <p>                                    1♦            Pass</p> <p>1♠            Pass        4♠            All Pass</p> <p>East opens on a good 15 HCPs. West changes suit. East now knows of a fit; puts West at 9 losers; has only 5 losers and raises to game which should make.</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">BFP B3 L01 Losing Trick Count</p>
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<p>♠ 10 ♥ 75432 ♦ 432 ♣ KQJ3</p> <p>♠ KQJ86      ♠ 97532 ♥ J9            ♥ A10 ♦ A9            ♦ 87 ♣ 9862        ♣ A1075</p> <p>♠ A4 ♥ KQ86 ♦ KQJ1065 ♣ 4</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">6</td><td></td></tr> <tr><td style="text-align: center;">11</td><td style="text-align: center;">8</td></tr> <tr><td style="text-align: center;">15</td><td></td></tr> </table> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>2</td><td>1</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>2</td><td>1</td></tr> </table>	HCP		6		11	8	15		Makeable contracts							♣	♦	♥	♠	NT	N	-	4	4	-	-	S	-	4	4	-	-	E	1	-	-	2	1	W	1	-	-	2	1	<p>Board 7 : Dealer South : All vulnerable</p> <p><b>West    North    East    South</b></p> <p>1♠            Dbl            Pass            1♦</p> <p>1♠            Dbl            Pass            4♥</p> <p>All Pass</p> <p>The double by North shows responding values (6+HCP) and four cards in both hearts and clubs.</p> <p>South has opened on a two suited 4 loser hand, and raises to game in hearts.</p>	<p>BFP B3 L01 Losing Trick Count</p>
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<p>♠ 862 ♥ J975 ♦ A95 ♣ 986</p> <p>♠ A43            ♠ KQJ10 ♥ KQ4            ♥ 32 ♦ KQJ106        ♦ 432 ♣ 42              ♣ AKQJ</p> <p>♠ 975 ♥ A1086 ♦ 87 ♣ 10753</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">5</td><td></td></tr> <tr><td style="text-align: center;">15</td><td style="text-align: center;">16</td></tr> <tr><td style="text-align: center;">4</td><td></td></tr> </table> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>5</td><td>5</td><td>3</td><td>5</td><td>5</td></tr> <tr><td>W</td><td>5</td><td>5</td><td>3</td><td>5</td><td>5</td></tr> </table>	HCP		5		15	16	4		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	5	5	3	5	5	W	5	5	3	5	5	<p>Board 8 : Dealer West : Love all</p> <p><b>West    North    East    South</b></p> <p>1♦            Pass            1♠            Pass</p> <p>1NT            Pass            3NT            All Pass</p> <p>The only fit is in diamonds, but the joint High Card Point count is 31 or 32. 3NT should be easy.</p>	<p>BFP B3 L01 Losing Trick Count</p>
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BFP B3 L01 COMMENTARY Losing Trick Count.docx

<p>♠ A65 ♥ AJ64 ♦ 8 ♣ AJ953</p> <p>♠ KJ942      ♠ Q1073 ♥ 5            ♥ 973 ♦ J52           ♦ 1076 ♣ K1086      ♣ Q74</p> <p>♠ 8 ♥ KQ1082 ♦ AKQ943 ♣ 2</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">14</td><td></td></tr> <tr><td style="text-align: center;">8</td><td style="text-align: center;">4</td></tr> <tr><td style="text-align: center;">14</td><td></td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr><td>N</td><td>4</td><td>7</td><td>7</td><td>1</td><td>7</td></tr> <tr><td>S</td><td>4</td><td>7</td><td>7</td><td>1</td><td>7</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>	HCP		14		8	4	14		Makeable contracts							♣	♦	♥	♠	NT	N	4	7	7	1	7	S	4	7	7	1	7	E	-	-	-	-	-	W	-	-	-	-	-	<p>Board 9 : Dealer North : EW vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;"><i><b>West</b></i></th> <th style="text-align: left;"><i><b>North</b></i></th> <th style="text-align: left;"><i><b>East</b></i></th> <th style="text-align: left;"><i><b>South</b></i></th> </tr> <tr> <td></td> <td>1♣</td> <td>Pass</td> <td>1♦</td> </tr> <tr> <td>Pass</td> <td>1♥</td> <td>Pass</td> <td>4NT</td> </tr> <tr> <td>Pass</td> <td>5♠</td> <td>Pass</td> <td>7♥</td> </tr> </table> <p>All Pass</p> <p>South has only 3 losers. North's re-bid indicates a hand with 7 losers and shows the heart fit.</p> <p>The losing trick count: <math>18-(3+7)=8</math> indicates that a grand slam is on. South uses Blackwood to check for controls. North's reply shows all four Aces are held between the two hands.</p> <p>South bids the grand slam.</p>	<i><b>West</b></i>	<i><b>North</b></i>	<i><b>East</b></i>	<i><b>South</b></i>		1♣	Pass	1♦	Pass	1♥	Pass	4NT	Pass	5♠	Pass	7♥				
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<p>♠ KQ943 ♥ A754 ♦ 96 ♣ 54</p> <p>♠ A5            ♠ J8 ♥ QJ96        ♥ K10832 ♦ KJ83        ♦ 754 ♣ K87         ♣ Q96</p> <p>♠ 10762 ♥ - ♦ AQ102 ♣ AJ1032</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="2">HCP</th></tr> <tr><td style="text-align: center;">9</td><td></td></tr> <tr><td style="text-align: center;">14</td><td style="text-align: center;">6</td></tr> <tr><td style="text-align: center;">11</td><td></td></tr> </table> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr><th colspan="6">Makeable contracts</th></tr> <tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>N T</th></tr> <tr><td>N</td><td>3</td><td>1</td><td>-</td><td>4</td><td>1</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>-</td><td>5</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>2</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	HCP		9		14	6	11		Makeable contracts							♣	♦	♥	♠	N T	N	3	1	-	4	1	S	4	2	-	5	1	E	-	-	2	-	-	W	-	-	1	-	-	<p>Board 10 : Dealer East : All vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;"><i><b>West</b></i></th> <th style="text-align: left;"><i><b>North</b></i></th> <th style="text-align: left;"><i><b>East</b></i></th> <th style="text-align: left;"><i><b>South</b></i></th> </tr> <tr> <td></td> <td></td> <td>Pass</td> <td>1♣</td> </tr> <tr> <td>Pass</td> <td>1♠</td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td>Pass</td> <td>4NT</td> <td>Pass</td> <td>5♥</td> </tr> <tr> <td>Pass</td> <td>6♠</td> <td>All Pass</td> <td></td> </tr> </table>	<i><b>West</b></i>	<i><b>North</b></i>	<i><b>East</b></i>	<i><b>South</b></i>			Pass	1♣	Pass	1♠	Pass	3♠	Pass	4NT	Pass	5♥	Pass	6♠	All Pass	
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