



<p> ♠ Q62 ♥ KJ7 ♦ Q108 ♣ Q953 ♠ K109 ♠ J753 ♥ A985 ♥ 63 ♦ 75 ♦ KJ94 ♣ 10764 ♣ A82 ♠ A84 ♥ Q1042 ♦ A632 ♣ KJ </p> <table border="1" data-bbox="204 741 325 947"> <thead> <tr> <th colspan="3">HCP</th> </tr> </thead> <tbody> <tr> <td>10</td> <td></td> <td></td> </tr> <tr> <td>7</td> <td>9</td> <td></td> </tr> <tr> <td>14</td> <td></td> <td></td> </tr> </tbody> </table> <table border="1" data-bbox="363 741 608 947"> <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>1</td> <td>2</td> <td>1</td> <td>2</td> </tr> <tr> <td>S</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>2</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			10			7	9		14			Makeable contracts							♣	♦	♥	♠	NT	N	1	1	2	1	2	S	1	1	1	1	2	E	-	-	-	-	-	W	-	-	-	-	-	<p>Board 1: Dealer North: Love all</p> <table border="0"> <tr> <td>West</td> <td>North</td> <td>East</td> <td>South</td> </tr> <tr> <td></td> <td>Pass</td> <td>Pass</td> <td>1NT</td> </tr> </table> <p>All Pass</p> <p>West's lead is likely to be ♥5 showing the four-card suit with at least one honour.</p> <p>The spades will yield one trick with ♠A. There is a 50% chance of making ♠Q. SPLIT HONOURS</p> <p>Three Heart tricks after ♥A is played. FORCE OUT ACE.</p> <p>Diamonds should give one trick with ♦A, and there is a 50% chance of making ♦Q and an outside chance of another. SPLIT HONOURS</p> <p>Clubs should give two tricks once ♣A has been forced out. FORCE OUT ACE.</p> <p>Plan: take the first heart trick. Play hearts back to force out ♥A. Then force out ♣A and play low to ♠Q and ♦Q.</p>	West	North	East	South		Pass	Pass	1NT	BFP B2 L07: Playing in No Trumps
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<p>♠ 1095 ♥ Q109 ♦ Q753 ♣ 732</p> <p>♠ J6 ♠ KQ7 ♥ AJ53 ♥ K86 ♦ 1062 ♦ AK84 ♣ AQJ10 ♣ 864</p> <p>♠ A8432 ♥ 742 ♦ J9 ♣ K95</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;">4</td><td></td></tr> <tr><td style="text-align: center;">13</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>-</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>4</td><td>5</td><td>3</td><td>5</td></tr> <tr><td>W</td><td>5</td><td>5</td><td>5</td><td>3</td><td>5</td></tr> </table>	HCP		4		13	15	8		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	5	4	5	3	5	W	5	5	5	3	5	<p>Board 8: Dealer West: Love all</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">West</td> <td style="width: 25%;">North</td> <td style="width: 25%;">East</td> <td style="width: 25%;">South</td> </tr> <tr> <td>1NT</td> <td>Pass</td> <td>3NT</td> <td>All Pass</td> </tr> </table> <p>Two tricks in spades, but short suit. LOOK FOR ACE Two or three tricks in hearts if Q is finessed. Two tricks in diamonds. NO SCOPE FOR MORE</p> <p>Three in clubs, four if K successfully finessed. FINESSE</p> <p>North will probably lead ♦3. DEDUCE 4 diamonds with an honour in North hand and 2 in South hand.</p> <p>Plan: Take trick in dummy, try the club finesse. It works, play J♠ to force out Ace and leave defence to hopefully make a helpful lead. Another trick is available if South leads back ♦9 because ♦Q can be finessed.</p> <p>The heart finesse works, it is possible to win eleven tricks.</p>	West	North	East	South	1NT	Pass	3NT	All Pass	BFP B2 L07: Playing in No Trumps
HCP																																																						
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<p> ♠ Q104 ♥ Q7 ♦ A843 ♣ A1065 ♠ K73 ♠ J82 ♥ 983 ♥ K1054 ♦ J107 ♦ K52 ♣ QJ92 ♣ K84 ♠ A965 ♥ AJ62 ♦ Q96 ♣ 73 </p> <table border="1" data-bbox="209 786 331 987"> <tr><th colspan="2">HCP</th></tr> <tr><td>12</td><td></td></tr> <tr><td>7</td><td>10</td></tr> <tr><td>11</td><td></td></tr> </table> <table border="1" data-bbox="368 786 612 987"> <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>3</td><td>2</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>3</td><td>2</td><td>3</td><td>2</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		12		7	10	11		Makeable contracts							♣	♦	♥	♠	NT	N	2	3	2	3	2	S	2	3	2	3	2	E	-	-	-	-	-	W	-	-	-	-	-	<p>Board 9: Dealer North: Love all</p> <table border="0"> <tr> <td>West</td> <td>North</td> <td>East</td> <td>South</td> </tr> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♣</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT</td> </tr> </table> <p>All Pass</p> <p>Opener has 12 HCP and a balanced hand. Responder has 11 HCP and four cards in both hearts and spades and so uses Stayman for a game try. Opener has less than four cards in both majors and so gives the negative response. Responder then re-bids NT as there is no major suit fit. Responder cannot be certain of game, and so bids NT at the invitational 2 level. Opener declines the invitation to game by passing.</p>	West	North	East	South		1NT	Pass	2♣	Pass	2♦	Pass	2NT	B2 L08 Stayman
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<p> ♠ 10872 ♥ Q87 ♦ A76 ♣ K93 ♠ Q643 ♠ AJ ♥ A1065 ♥ KJ4 ♦ K10 ♦ J932 ♣ 854 ♣ QJ72 ♠ K95 ♥ 932 ♦ Q854 ♣ A106 </p> <table border="1" data-bbox="209 1637 331 1839"> <tr><th colspan="2">HCP</th></tr> <tr><td>9</td><td></td></tr> <tr><td>9</td><td>13</td></tr> <tr><td>9</td><td></td></tr> </table> <table border="1" data-bbox="368 1637 612 1839"> <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>2</td><td>2</td><td>2</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>1</td><td>2</td><td>2</td><td>1</td></tr> </table>	HCP		9		9	13	9		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	2	2	2	2	2	W	2	1	2	2	1	<p>Board 10: Dealer East: NS vulnerable</p> <table border="0"> <tr> <td>West</td> <td>North</td> <td>East</td> <td>South</td> </tr> <tr> <td></td> <td></td> <td>1NT</td> <td>All Pass</td> </tr> </table> <p>Opener has 13 HCP and a balanced hand. Responder has four cards in both hearts and spades but only 9 HCP. With a maximum of 23 HCP between the two hands there is no game available. Stayman could only confuse partner and possibly lead to bidding too high.</p>	West	North	East	South			1NT	All Pass	B2 L08 Stayman				
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<p>♠ AQ54 ♥ Q9 ♦ 9754 ♣ A103</p> <p>♠ J63 ♠ 108 ♥ J10642 ♥ K875 ♦ AQ6 ♦ K108 ♣ 76 ♣ J984</p> <p>♠ K972 ♥ A3 ♦ J32 ♣ KQ52</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;">12</td><td></td></tr> <tr><td style="text-align: center;">8</td><td style="text-align: center;">7</td></tr> <tr><td style="text-align: center;">13</td><td></td></tr> </table> <table border="1" style="margin-top: 5px; 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>3</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>2</td><td>2</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table>	HCP		12		8	7	13		Makeable contracts							♣	♦	♥	♠	NT	N	2	3	-	3	2	S	2	2	-	3	2	E	-	-	1	-	-	W	-	-	1	-	-	<p>Board 11: Dealer South: EW vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 25%;">West</th> <th style="width: 25%;">North</th> <th style="width: 25%;">East</th> <th style="width: 25%;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♣</td> <td>Pass</td> <td>2♠</td> </tr> <tr> <td>Pass</td> <td>3♠</td> <td>Pass</td> <td>4♠</td> </tr> </table> <p>All Pass</p> <p>Opener has 13 HCP and a balanced hand. Responder has 12 HCP and four cards in spades and so uses Stayman for a game try. Opener has four cards in spades and so bids spades at the two level. With 12 HCP, responder invites game with a bid of 3. With a good looking 13, opener bids the game. This bidding is not wrong, and more often than not the game will be there. But this time the cards don't sit well for declarer and it should be one down.</p>	West	North	East	South				1NT	Pass	2♣	Pass	2♠	Pass	3♠	Pass	4♠	<p>B2 L08 Stayman</p>
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<p>♠ 9842 ♥ J8 ♦ J43 ♣ A1065</p> <p>♠ K53 ♠ AJ ♥ A753 ♥ Q1092 ♦ A97 ♦ Q1085 ♣ Q74 ♣ KJ2</p> <p>♠ Q1076 ♥ K64 ♦ K62 ♣ 983</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;">13</td><td style="text-align: center;">13</td></tr> <tr><td style="text-align: center;">8</td><td></td></tr> </table> <table border="1" style="margin-top: 5px; 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>3</td><td>4</td><td>4</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>3</td><td>4</td><td>4</td><td>2</td><td>2</td></tr> </table>	HCP		6		13	13	8		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	3	4	4	2	3	W	3	4	4	2	2	<p>Board 12: Dealer West: All vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 25%;">West</th> <th style="width: 25%;">North</th> <th style="width: 25%;">East</th> <th style="width: 25%;">South</th> </tr> <tr> <td>1NT</td> <td>Pass</td> <td>2♣</td> <td>Pass</td> </tr> <tr> <td>2♥</td> <td>Pass</td> <td>4♥</td> <td>All Pass</td> </tr> </table> <p>Opener has 13HCP and a balanced hand. Responder has 13 HCP and four cards in hearts and so uses Stayman for a game try. Opener has four cards in hearts and so bids hearts at the two level. Responder then bids game with 13 HCP. This time the cards behave and it should make.</p>	West	North	East	South	1NT	Pass	2♣	Pass	2♥	Pass	4♥	All Pass	<p>B2 L08 Stayman</p>				
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<p> ♠ AJ97 ♥ QJ53 ♦ K85 ♣ 106 ♠ 864 ♠ Q102 ♥ A984 ♥ K2 ♦ J3 ♦ Q1064 ♣ Q972 ♣ J843 ♠ K53 ♥ 1076 ♦ A972 ♣ AK5 </p> <table border="1" data-bbox="209 719 331 927"> <tr><th colspan="2">HCP</th></tr> <tr><td>11</td><td></td></tr> <tr><td>7</td><td>8</td></tr> <tr><td>14</td><td></td></tr> </table> <table border="1" data-bbox="368 719 612 927"> <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>3</td><td>3</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>3</td><td>3</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> </table>	HCP		11		7	8	14		Makeable contracts							♣	♦	♥	♠	NT	N	-	3	3	3	3	S	-	3	3	3	3	E	-	-	-	-	-	W	-	-	-	-	-	<p>Board 13: Dealer North: NS vulnerable</p> <table border="1" data-bbox="639 277 1193 510"> <tr><th>West</th><th>North</th><th>East</th><th>South</th></tr> <tr><td></td><td>Pass</td><td>Pass</td><td>1NT</td></tr> <tr><td>Pass</td><td>2♣</td><td>Pass</td><td>2♦</td></tr> <tr><td>Pass</td><td>2NT</td><td>Pass</td><td>3NT</td></tr> </table> <p>All Pass</p> <p>Opener has 14 HCP and a balanced hand. Responder has 11 HCP and four cards in both hearts and spades and so uses Stayman for a game try. Opener has less than four cards in both majors and so gives the negative response. Responder then re-bids NT as there is no major suit fit. Responder cannot be certain of game, and so bids NT at the invitational 2 level. With 14 HCP Opener accepts the invitation to game by bidding 3NT.</p>	West	North	East	South		Pass	Pass	1NT	Pass	2♣	Pass	2♦	Pass	2NT	Pass	3NT	B2 L08 Stayman
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<p> ♠ J1086 ♥ A853 ♦ J ♣ A875 ♠ AQ94 ♠ K2 ♥ Q962 ♥ KJ74 ♦ KQ53 ♦ A1097 ♣ 9 ♣ K62 ♠ 753 ♥ 10 ♦ 8642 ♣ QJ1043 </p> <table border="1" data-bbox="209 1541 331 1749"> <tr><th colspan="2">HCP</th></tr> <tr><td>10</td><td></td></tr> <tr><td>13</td><td>14</td></tr> <tr><td>3</td><td></td></tr> </table> <table border="1" data-bbox="368 1541 612 1749"> <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>1</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>-</td><td>3</td><td>5</td><td>2</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>5</td><td>2</td><td>2</td></tr> </table>	HCP		10		13	14	3		Makeable contracts							♣	♦	♥	♠	NT	N	1	-	-	-	-	S	-	-	-	-	-	E	-	3	5	2	2	W	-	3	5	2	2	<p>Board 14: Dealer East: EW vulnerable</p> <table border="1" data-bbox="639 1093 1193 1326"> <tr><th>West</th><th>North</th><th>East</th><th>South</th></tr> <tr><td></td><td></td><td>1NT</td><td>Pass</td></tr> <tr><td>2♣</td><td>Pass</td><td>2♥</td><td>Pass</td></tr> <tr><td>4♥</td><td>All Pass</td><td></td><td></td></tr> </table> <p>Opener has 14 HCP and a balanced hand. Responder has 13 HCP and four cards in hearts and so uses Stayman for a game try. Opener has four cards in hearts and so bids hearts at the two level. Responder then bids game with 13 HCP. The trump split is 4:1, so declarer must abandon clearing them and make some tricks by trumping clubs in dummy.</p>	West	North	East	South			1NT	Pass	2♣	Pass	2♥	Pass	4♥	All Pass			B2 L08 Stayman
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<p>♠ J8542 ♥ QJ62 ♦ 6 ♣ K42</p> <p>♠ 10963 ♠ AK ♥ 83 ♥ 975 ♦ A10832 ♦ KJ54 ♣ A9 ♣ 10765</p> <p>♠ Q7 ♥ AK104 ♦ Q97 ♣ QJ83</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td>7</td><td></td></tr> <tr><td>8</td><td>11</td></tr> <tr><td>14</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>1</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>-</td><td>3</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>4</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>-</td><td>4</td><td>-</td><td>-</td><td>2</td></tr> </table>	HCP		7		8	11	14		Makeable contracts							♣	♦	♥	♠	NT	N	1	-	3	-	-	S	1	-	3	-	-	E	-	4	-	-	2	W	-	4	-	-	2	<p>Board 15: Dealer South: All vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 25%;">West</th> <th style="width: 25%;">North</th> <th style="width: 25%;">East</th> <th style="width: 25%;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♣</td> <td>Pass</td> <td>2♥</td> </tr> </table> <p>All Pass</p> <p>An unusual case where you can use Stayman even though there's no game on. South opens 1NT. With 7 HCP North knows there's no game. But he has five spades and four hearts. A weak take out into spades will skip the chance that partner has four hearts. So North enquires with Stayman. Partner shows four hearts and North passes to keep it low. If partner had shown 4 spades, North would have passed. What if partner denied four of either major? North bids 2♣ showing a weak hand with five spades (and four hearts) a "delayed" weak take out. Opener must recognise this sequence and pass.</p>	West	North	East	South				1NT	Pass	2♣	Pass	2♥	B2 L08 Stayman				
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<p>♠ 97 ♥ 9752 ♦ KQJ105 ♣ A3</p> <p>♠ A854 ♠ KQ63 ♥ K83 ♥ A106 ♦ A642 ♦ 93 ♣ K5 ♣ Q1096</p> <p>♠ J102 ♥ QJ4 ♦ 87 ♣ J8742</p> <table border="1" style="margin-top: 10px; width: 100%; border-collapse: collapse;"> <tr><th colspan="2">HCP</th></tr> <tr><td>10</td><td></td></tr> <tr><td>14</td><td>11</td></tr> <tr><td>5</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>2</td><td>2</td><td>1</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>2</td><td>2</td><td>1</td><td>4</td><td>2</td></tr> </table>	HCP		10		14	11	5		Makeable contracts							♣	♦	♥	♠	NT	N	-	-	-	-	-	S	-	-	-	-	-	E	2	2	1	4	2	W	2	2	1	4	2	<p>Board 16: Dealer West: Love all</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 25%;">West</th> <th style="width: 25%;">North</th> <th style="width: 25%;">East</th> <th style="width: 25%;">South</th> </tr> <tr> <td>1NT</td> <td>Pass</td> <td>2♣</td> <td>Pass</td> </tr> <tr> <td>2♠</td> <td>Pass</td> <td>3♠</td> <td>Pass</td> </tr> <tr> <td>4♠</td> <td>All Pass</td> <td></td> <td></td> </tr> </table> <p>Opener has 14 HCP and a balanced hand. Responder has 11 HCP and four cards in spades and so uses Stayman for a game try. Opener has four cards in spades and so bids spades at the two level. Responder then makes an invitational bid of three. With maximum points Responder raised to game in spades.</p>	West	North	East	South	1NT	Pass	2♣	Pass	2♠	Pass	3♠	Pass	4♠	All Pass			B2 L08 Stayman
HCP																																																														
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