

Board 1

South Deals

None Vul

		♠ J 6	
		♥ J 10 8 7 6 5	
		♦ A Q 2	
		♣ 7 2	
♠ 10 4 3 2			♠ A 9 8 7
♥ 3			♥ A 9 4
♦ 8 4 3			♦ 10 9 6
♣ K Q J 10 9			♣ A 6 5
		♠ K Q 5	
		♥ K Q 2	
		♦ K J 7 5	
		♣ 8 4 3	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	2 ♦ ¹	Pass	1 NT
Pass	Pass ²	Pass	2 ♥
1. 5+ hearts, please bid 2 ♥			
2. Weak sign off			

Lead: ♣ K

Win the lead in dummy at trick 3, drive out the ♥ A, and when back in draw trumps and force out the ♠ A. The defence will win just four tricks, three aces and the ♣ K.

Note that 1 NT is one off if West leads the obvious club.

Board 2
 South Deals
 E-W Vul

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♦ ¹	Pass	2 ♥
Pass	2 NT ²	Pass	3 ♥ ³

All pass

1. 5+ hearts, asking partner to bid 2 ♥.
2. 11-12 HCP and exactly 5 hearts.
3. Minimum, sign off with 3 card heart support.

Lead ♠ Q

Declarer ruffs the third round of spades in dummy and forces out the ♥ A. On regaining the lead declarer draws the outstanding trumps and makes 9 tricks, losing only one more trick, a club.

Board 3

South Deals

E-W Vul

		♠ 8 7	
		♥ A 9 4 3 2	
		♦ K 7 5	
		♣ A 10 7	
♠ J 9 6 4 3			♠ A K 5
♥ K J			♥ Q 10 8 6
♦ 9 3 2			♦ 10 8 6
♣ 9 8 6			♣ J 3 2
		♠ Q 10 2	
		♥ 7 5	
		♦ A Q J 4	
		♣ K Q 5 4	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♦ ¹	Pass	2 ♥
Pass	2 NT ²	Pass	3 NT ³

All pass

1. 5+ hearts, please bid 2 ♥.
2. Exactly 5 hearts, 11-12 HCP
3. Maximum opener, no heart fit.

Lead: ♠ 4.

Declarer wins the third round of spades and counts 3 more top tricks in clubs, 1 in hearts and 4 in diamonds. That's 9 tricks. 3 NT makes 9 or 10 tricks. A heart contract loses 2 spade tricks and 3 hearts.

Board 4

South Deals

Both Vul

		♠ 8 7		
		♥ A 9 4 3 2		
		♦ K 7 5		
		♣ A Q 7		
♠ J 9 6 4 3				♠ A K 5
♥ K J				♥ Q 10 8 6
♦ 9 3 2				♦ 10 8 6
♣ 9 8 6				♣ J 3 2
		♠ Q 10 2		
		♥ 7 5		
		♦ A Q J 4		
		♣ K 10 5 4		
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>	
			1 NT	
Pass	2 ♦ ¹	Pass	2 ♥	
Pass	3 NT ²	Pass	Pass ³	
Pass				

1. 5+ hearts, please bid 2 ♥.
2. Exactly 5 hearts and maximum.
3. Only 2 hearts so no heart fit.

Lead: ♠ 4.

Declarer wins the third round of spades in dummy and counts 3 more top tricks in clubs, 1 in hearts and 4 in diamonds. That's 9 tricks. 3 NT makes 9 or 10 tricks. A heart contract loses 2 spade tricks and 3 heart tricks.

Board 5
 South Deals
 E-W Vul

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♥ ¹	Pass	2 ♠
Pass	3 ♠ ²	Pass	4 ♠ ³

All pass

1. 5+ spades. Please bid 2 ♠.
2. 6+ spades and a game try.
3. Maximum so North raises to 4 ♠.

Lead: ♥ K

4 ♠ makes 10 tricks, losing only 2 heart tricks and a trump.

Board 6

North Deals

N-S Vul

	♠ K 7	
	♥ A J 10 4	
	♦ 9 5 3	
	♣ A 7 5 2	
♠ J 10 8 2	<div style="display: inline-block; width: 40px; height: 40px; background-color: green; color: white; text-align: center; vertical-align: middle;"> <div style="display: flex; justify-content: space-between; padding: 0 5px;"> NE </div> <div style="display: flex; justify-content: space-between; padding: 0 5px;"> WS </div> </div>	♠ 9 5
♥ 6 2		♥ 9 7 3
♦ A 8 4		♦ K Q J 10 6
♣ Q 9 8 4		♣ J 10 6
	♠ A Q 6 4 3	
	♥ K Q 8 5	
	♦ 7 2	
	♣ K 3	

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 NT	Pass	2 ♥ ¹
Pass	2 ♠	Pass	3 ♥ ²
Pass	4 ♥ ³	All pass	

1. 5+ spades, requesting partner to bid 2 ♠.
2. 4+ hearts as well as 5+ spades.
3. 4 card heart support so raising to 4 ♥,

Lead: ♣ 4.

Declarer draws trumps in three rounds, cashes ♠ AKQ and ruffs a spade, setting up a 5th round spade length trick. 11 tricks made.
 3 NT is one off on a diamond lead.

Board 7

South Deals

Both Vul

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			2 NT
Pass	3 ♥ ¹	Pass	3 ♠
Pass	3 NT ²	Pass	4 ♠ ³

All pass

1. 5+ spades, transfer request.
2. Exactly 5 spades,
3. 3 card spade support.

Lead: ♥ K

Declarer wins the third round of hearts in dummy and then drives out the ♠ A. Declarer immediately regains the lead, draws trumps and makes 10 tricks.
 3 NT is two off on a heart lead.

Board 8
 South Deals
 None Vul

		♠ J 10 8 7 6	
		♥ 8 7	
		♦ K J 5	
		♣ J 10 4	
♠ A 3			♠ K Q 9 2
♥ K 10 9 6 3			♥ J 4 2
♦ 10 9 8			♦ 7 6 2
♣ 9 8 3			♣ 7 6 5
		♠ 5 4	
		♥ A Q 5	
		♦ A Q 4 3	
		♣ A K Q 2	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			2 NT
Pass	3 ♥ ¹	Pass	3 ♠
Pass	3 NT ²	Pass	Pass ³
Pass			

1. 5+ spades; transfer request
2. Exactly 5 spades.
3. North does not have a third spade so passes East's 3 NT.

Lead ♥ 6

On a heart lead South makes 10 tricks.

4 ♠ loses 4 trump tricks and maybe a heart as well.

Board 9

South Deals

None Vul

		♠ 5 3	
		♥ Q J 10 9 3	
		♦ 7 4 2	
		♣ A 8 5	
♠ K 9 6			♠ J 10 8 7 2
♥ K 4 2			♥ A 8 5
♦ A 9 8			♦ Q 10 5
♣ Q 10 7 3			♣ 9 6
		♠ A Q 4	
		♥ 7 6	
		♦ K J 6 3	
		♣ K J 4 2	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♦ ¹	Pass	2 ♥ ²
All pass			

1. Transfer, showing 5+ hearts
2. Doing as commanded, reluctantly

Lead ♣ 3

Top tricks: 1 ♠; 0 ♥; 0 ♦; 3 ♣ (after the fortunate club lead): Total = 4 top tricks,**Extra trick possibilities:**

2 hearts by force, and a possible third heart length trick if they split 3-3 (37%)

Deep diamond finesse (75% probability of producing 1 trick).

Finesse the ♠ Q (50% probability)

Discard Opportunities: None**Plan:**

Win with the ♣ J and lead a heart, which loses to the ♥ A or ♥ K. On regaining the lead, drive out the remaining heart honour. Eventually you will be able to lead twice to your ♦ KJxx, finessing the ♦ J first (deep finesse). The defence will win 5 tricks: ♥ AK, ♠ K, ♦ A, and a club ruff.

Note that if not playing transfers, North would have been declarer and East would have led the ♠ J. When declarer tackled clubs West's ♣ Q would have killed South's ♣ J.

Board 10

South Deals

None Vul

		♠ K 7 5	
		♥ A K 7 6 3	
		♦ J 7	
		♣ 6 5 2	
♠ 9 6 2			♠ 10 8 3
♥ Q 10			♥ J 5 4
♦ 10 9 5 4 2			♦ A K 6 3
♣ 9 8 4			♣ A Q J
		♠ A Q J 4	
		♥ 9 8 2	
		♦ Q 8	
		♣ K 10 7 3	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♦ ¹	Pass	2 ♥ ²
Pass	2 NT ³	Pass	3 ♥ ⁴
All pass			

1. Transfer, 5+ hearts, any strength
2. Dutifully completing the transfer
3. 11-12 points, exactly five hearts, invitational
4. Minimum so declining the game invitation, preferring hearts to No Trumps

Lead: ♦ 10

Top tricks: 4 ♠; 2 ♥; 0 ♦; 0 ♣ Total = 6 top tricks,**Extra trick possibilities:**

0, 1, or 2 heart length tricks depending on the heart split.

♣ K finesse (50%)

Discard Opportunities: One of Dummy's losing clubs may be discarded on the 4th round of spades.**Plan:** On winning the lead, draw two rounds of trumps (Rule of 1). Finesse the ♣ K, and then play four rounds of spades, happy to let East win the fourth round with her ♥ J winner, discarding a losing club from dummy.

Board 11

South Deals

None Vul

		♠ 7 5	
		♥ K J 9 7 6 2	
		♦ A 4 2	
		♣ Q J	
♠ 10 8 2			♠ J 9 4 3
♥ A 8 3			♥ 5 4
♦ Q 10 9 7			♦ K J 5
♣ 9 6 5			♣ A 10 7 3
		♠ A K Q 6	
		♥ Q 10	
		♦ 8 6 3	
		♣ K 8 4 2	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♦ ¹	Pass	2 ♥ ²
Pass	3 ♥ ³	Pass	4 ♥ ⁴
All pass			

1. Transfer, showing 5+ hearts
2. Competing the transfer
3. 3+ hearts, game invitational (11-12 points)
4. Maximum (14 points) so accepts

Lead: ♦ 10

Top tricks: 3 ♠; 0 ♥; 1 ♦; 0 ♣ Total = 4 top tricks,**Extra trick possibilities:**

4 heart length tricks (100%)

2 club tricks by force (100% once trumps are drawn)

Discard Opportunities: Discard a diamond loser on a top spade. (You must do this right away. If you set about drawing trumps immediately you will lose to the ♥ A and the opponents will cash the ♦ KJ and then the ♣ A. One down!)

Plan: On winning the opening lead, Play your top three spade honours, throwing a diamond loser on the third spade. Then draw trumps and play on clubs.

Board 12
 South Deals
 None Vul

		♠ A Q 10 6	
		♥ A 7 6	
		♦ K 10	
		♣ 9 7 5 4	
♠ K J 9 4			♠ 8 5
♥ 10 5 3			♥ K Q J 9
♦ 8 5			♦ A 7 6
♣ A K 6 3			♣ Q J 10 2
		♠ 7 3 2	
		♥ 8 4 2	
		♦ Q J 9 4 3 2	
		♣ 8	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			Pass
Pass	1 NT	Pass ¹	2 ♠ ²
Pass	3 ♣ ³	Pass	3 ♦ ⁴
All pass			

1. Opening values but no sensible bid.
2. Weak takeout into a minor.
3. Forced, enabling South to pass with a long club suit.
4. Showing a weak hand with a long diamond suit.

Lead: ♣ A

Top tricks: 1 ♠; 1 ♥; 0 ♦; 0 ♣ Total = 2 top tricks.

Extra trick possibilities:

5 diamond length tricks (100%)

2 spade finesses (25% chance of both succeeding provided you take a deep finesse)

Discard Opportunities: None

Plan: You lose to the ♣ A and ♦ A. When you win the lead, draw trumps, and lead a low spade to the ♠ 10 (deep finesse). Ruff a club and lead a low spade to the ♠ Q.