Board 1
North Deals
None Vul


## Lead: \& K

$2 \star$ shows $5+$ hearts and requires partner to bid $2 \vee$.
South is using the transfer to sign off in $2 \vee$.
Note that $2 \vee$ should make 9 tricks, but 1 NT is one off if East leads the obvious club.

Board 2
East Deals
N-S Vul

- AK5
- 986
- 10864
* Q J 3
- 87
- K J 532
-K 75
- A 107

- 932
- Q 107
- A Q J
* K 542
- Q J 1064
- A 4
- 932
- 986

| West | North | East | South |
| :--- | :--- | :--- | :--- |
|  |  | 1 NT | Pass |
| 2 | Pass | $2 \downarrow$ | Pass |
| 2 NT | Pass | $3 \vee$ | All pass |

## Lead $\uparrow$ Q

2 - shows $5+$ hearts and requires partner to bid $2 \vee$.
2 NT shows 11-12 HCP and exactly 5 hearts.
East signs off in $3 \vee$ because he has a minimum 1 NT and 3- card heart support.
$3 \vee$ makes 9 tricks. 2 NT is one off on a spade lead.

Board 3
South Deals
E-W Vul


Lead: ^ Q
$2 \diamond$ shows $5+$ hearts and requires partner to bid $2 \vee$.
2 NT shows 11-12 HCP and exactly 5 hearts.
South jumps to $4 \vee$ because he has a maximum 1 NT and 3- card heart support.
$4 \vee$ makes 10 tricks. 3 NT is two off on a spade lead

Board 4
West Deals
Both Vul

- Q J 1064
- K J
- 932
- 986
- 932
- 75
- A Q J 4
* K Q 54

- 87
- A 9432
- K 75
* A 107
- AK5
- Q 1086
- 1086
\& J 32

| West | North | East | South |
| :--- | :--- | :--- | :--- |
| 1 NT | Pass | 2 | Pass |
| 2 | Pass | 2 NT | All pass |

## Lead: ^ Q

2 shows $5+$ hearts and requires partner to bid $2 v$.
2 NT shows 11-12 HCP and exactly 5 hearts.
West passes because he has a minimum 1 NT and only two hearts.
2 NT makes exactly after losing the first 5 spade tricks. A heart contract loses 2 spade tricks and 3 heart tricks.

Board 5
North Deals
N-S Vul

- Q 102
$\checkmark 75$
- A Q J 4
* K Q 54
- AK 5
- Q 1086 - 1086
* J 32

- 87
- A 9432
- K 75
* A 107

| West | North | East | South |
| :--- | :--- | :--- | :--- |
|  | 1 NT | Pass | 2 |
| Pass | $2 \downarrow$ | Pass | 2 NT |

Lead: $\uparrow 4$

2 shows $5+$ hearts and requires partner to bid $2 \vee$.
2 NT shows 11-12 HCP and exactly 5 hearts.
North raises to 3 NT because he has a maximum 1 NT but only 2 hearts.
3 NT makes 9 or 10 tricks. A heart contract loses 2 spade tricks and 3 heart tricks.

Board 6
East Deals
E-W Vul

- A K 5
-Q 1086
- 1086
\& J 32


- J 9643
- K J
- 932
- 986

North East South
1 NT Pass
$2 \vee \quad$ Pass

Lead: ^A

2 shows $5+$ hearts and requires partner to bid $2 \vee$.
3 NT shows $13+$ points and exactly 5 hearts.
East passes because he has only 2 hearts.
3 NT makes 9 or 10 tricks. A heart contract loses 2 spade tricks and 3 heart tricks.

Board 7
South Deals
Both Vul

|  | - 87 |  |  |
| :---: | :---: | :---: | :---: |
|  | - A9432 |  |  |
|  | - K 75 |  |  |
|  | * A Q 7 |  |  |
| - Q J 964 | N |  |  |
| - J 6 | W E |  |  |
| - 932$* 986$ | S |  |  |
|  |  |  |  |
|  | - 102 |  |  |
|  | $\checkmark$ K 75 |  |  |
|  | - A Q J 4 |  |  |
|  | * K 1054 |  |  |
| West | North | East | South |
|  |  |  | 1 NT |
| Pass | 2 | Pass | 2 - |
| Pass | 3 NT | Pass | $4 \vee$ |
| All pass |  |  |  |

Lead: $\uparrow \mathrm{Q}$ or $\propto 8$
2 *hows $5+$ hearts and requires partner to bid $2 \vee$.
3 NT shows $13+$ points and exactly 5 hearts.
South bids $4 \vee$ because he has 3 hearts.
$4 \vee$ makes 10 tricks, losing just 2 spades and a trump trick.
3 NT is one off on a spade lead.

Board 8
West Deals
None Vul

## - Q 3 <br> - J 106 <br> - AK Q 5 <br> - 7543



## Lead: $\downarrow$ K

$2 \vee$ shows $5+$ spades and requires partner to bid $2 \boldsymbol{\sim}$.
$3 \uparrow$ shows $6+$ spades and is a game try.
With a minimum 1 NT opening West passes.
3 makes 9 tricks: The club finesse is right but there are two trump losers. $2 \odot$ shows $5+$ spades and requires partner to bid $2^{\text {a }}$.
$3^{\text {a }}$ shows $6+$ spades and is a game try.
With a maximum 1 NT opening North raises to $4^{\text {a }}$.
$4^{\text {a }}$ loses 2 heart tricks and a trump trick.

Board 9
North Deals
E-W Vul

|  | - A 3 |  |  |
| :---: | :---: | :---: | :---: |
|  | -1064 |  |  |
|  | - A K 105 |  |  |
|  | * K 543 |  |  |
| - 10842 | $N$ |  |  |
| - A J 5 | W E |  | 832 |
| $\text { \& } 876$ |  |  |  |
|  | S \% |  |  |
|  | - KJ9765 |  |  |
|  | $\checkmark 97$ |  |  |
|  | - 72 |  |  |
|  | * A Q 2 |  |  |
| West | North | East | South |
|  | 1 NT | Pass | $2 \vee$ |
| Pass | 2 A | Pass | 34 |
| Pass | 4 | All pas |  |

## Lead: $\vee \mathrm{K}$

$2 \vee$ shows $5+$ spades and requires partner to bid $2 \boldsymbol{A}$.
$3 \uparrow$ shows $6+$ spades and is a game try.
With a maximum 1 NT opening North raises to $4 \boldsymbol{A}$.
$4 \uparrow$ loses 2 heart tricks and a trump trick.

Board 10
East Deals
Both Vul

- K J 94
- 1053
- 86
* A K J 6
- 732
- 842
- Q J 10932 * 8

- 85
- K Q J 9
- A 75
* Q 1032

West's $2 \boldsymbol{a}$ requires East to bid $3 \boldsymbol{*}$. West converts to $3 \star$, which East must pass. This is known as a weak takeout int a long minor. If West had long clubs instead of diamonds West would pass East's 3 \& bid.
West has to have at least 6 cards in the suit and fewer than 7 points to make a 3 level takeout. With a 7-11 points West should pass. With 12+ points West should bid 3 NT - East has at least two diamonds.

Board 11
South Deals
None Vul

- 54
- A Q 5
- A Q 43
* A K Q 2
- K Q 92
- J 42
- 762
\& 765

- A 3
-K 10963
- 1098
* 983
- J 10876
- 87
- K J 5
\& J 104

| West | North | East | South <br> Pass |
| :--- | :--- | :--- | :--- |
| Pass | 2 NT | Pass | $3 \boldsymbol{\eta}$ |
| Pass | $3 \boldsymbol{\uparrow}$ | Pass | 3 NT |

## Lead: ${ }^{-} 6$

$3 \vee$ shows $5+$ spades and requires partner to bid $3 \uparrow$.
3 NT shows $13+$ points and exactly 5 spades.
With only 2 spades East passes.
3 NT makes 9 tricks. 4 loses 4 trump tricks and maybe a heart as well.

Board 12
West Deals
N-S Vul
$\bullet K 92$
$\bullet J 4$
$\bullet 7632$
$\bullet 7654$

- Q 5
- A 532
- A Q 4
* A K Q 2

A. J 108764
- 87
- K J 5
\& J 10

| West | North | East | South |
| :--- | :--- | :--- | :--- |
| Pass | 2 NT | Pass | $3 \boldsymbol{\eta}$ |
| Pass | $3 \uparrow$ | Pass | $4 \uparrow$ |

## Lead: $\downarrow$ K

$3 \vee$ shows $5+$ spades and requires partner to bid $3 \uparrow$.
$4 \uparrow$ is a sign off, showing $6+$ spades.
$4 \uparrow$ loses just 2 trump tricks if declarer wins the heart lead and immediately plays 3 rounds of clubs, discarding a heart. 3 NT is at least one off on a heart lead.

