Lesson 13-Hands 1-12

## Hand 1 3NT by South

Lessons from this hand - overcalling 1NT
Advancer bidding game in NT

| None Vul | $\begin{aligned} & \text { A } 54 \\ & \vee 952 \\ & \text { AQJ32 } \\ & \& K 52 \end{aligned}$ | Dealer N |
| :---: | :---: | :---: |
| - T 6 <br> - J 64 <br> - T976 <br> \& JT 97 | $\begin{array}{ccc}  & & \\ & & \\ & & \\ & \text { E } \end{array}$ | $\begin{aligned} & \text { A QJ8732 } \\ & \text { AKT } \\ & \text { \& } 85 \\ & \& \text { Q } 8 \end{aligned}$ |
|  | $\begin{array}{ll}  & \text { AK } 9 \\ \text { Q } 873 \\ \text { K } 4 \\ \text { A643 } \end{array}$ |  |
| North | East So | th West |
| Pass | 1a | 1NT (1) Pa |
| 3NT (2) | All Pass |  |
| Bidding |  |  |

1.Balanced 16-18 HCP with Spade stoppers 2.Knowing of the 25 HCP for game

West must think about his opening lead - which suit? And which card in that suit?
On this occasion, it's easy for West as partner has bid, so he leads that suit - spades, choosing the $\uparrow T$ (with 2 cards SBU Lesson 13 Making a 1NT Overcall - Hands
in partner's suit play the top one first intending to play the lower later "high-low" shows a doubleton)
Declarer counts his top tricks: 2 $0 \vee 4 \diamond 2 \&=8$ Needs to make one more trick. Where from? Diamonds?

Is there a danger hand in this contract when declarer loses the lead? Not really, declarer has controls in every suit.
What is declarer's work suit? Normally the longest partnership suit. Here the partnership has 7 cards in 3 suits but Diamonds are the best headed by AKQJ and having 5 Diamond cards in one hand. Six Diamond cards are missing. If they split 3:3 declarer will make an overtrick with his remaining 2 Diamonds. However, as long as the Diamonds split is no worse that 4:2, one extra diamond trick will come from his $5^{\text {th }}$ Diamond card giving declarer his $9^{\text {th }}$ trick to make his game contract. So that's his plan! Play the Diamonds first.
Now the card play
Win the lead and at trick 2 declarer should cash his $* K$ (high from short hand), then play $\diamond 4$ to $\diamond A$ and continue play with the $\downarrow$ Q. East discards a small Club (as does declarer) on the $3^{\text {rd }}$ round of Diamonds. Declarer must continue to play Diamonds, leading $\forall 3$ and let West win the $\geqslant 10$ (thus setting up his lowly - 2 for the $9^{\text {th }}$ trick! A spade will be led back by West. The plan has worked!) 9 tricks -5 2A and $2 \boldsymbol{*}$

Score: NS make 3 NT $=+400(40-+30+30=100)$ for nonvulnerable NT game +400 for NS.

A by East
Lessons from this hand - competitive bidding by both sides
NS can make 4H but EW bid onto 4S either to win (or as a good sacrifice)
Defence - Observe dummy for clues on suit to play

| N/S Vul | - T9862 <br> - 872 <br> * A Q T 75 | Dealer E |  |
| :---: | :---: | :---: | :---: |
| A J T 54 <br> - AK <br> - K Q 96 <br> - K 98 | W   <br>    <br>  E  | $\begin{aligned} & \text { ~ K Q } 87632 \\ & \vee 7 \\ & 53 \\ & \& \text { J } 43 \end{aligned}$ |  |
|  | - A 9 <br> -QJ543 <br> - AJT 4 <br> $\approx 62$ |  |  |
| East | South | West | North |
| Pass | $1 \vee$ | 1NT (1) | $4 \vee(2)$ |
| 4-(3) | All Pass |  |  |

1. 16-18 HCP balanced with a heart stopper overcalls 1NT
2. Supporting partner's hearts uses LTC to bid $4 \vee$
3. Good 7 card spade suit, no defence in hearts \& nonvulnerable

South must think about his opening lead - which suit? And which card in that suit? Chooses $\vee Q$, top of touching honours

## Declarer must make his plan

Counts his losers - 1\& $0 \vee 1 *$ (if $* A$ is over $* K Q$ ) and $2 \&$ (if $\star A Q$ over $\& K)$ BUT can throw either $\leqslant$ or loser on his second $\checkmark$ winner!
Counts his top tricks next $-2 \downarrow$ Where are 8 more to come from?
$6 \uparrow$, $0 *$ (or 1* if finesse works) and $2 *$ (if the finesse works twice!
Plan - Discard one loser on second $\vee$ winner immediately! Draw trumps then work on Diamonds
The card play
A Heart lead is expected since N/S have been bidding that suit. Declarer wins in dummy, discards a \& or loser on second $\downarrow$ winner, then sets about drawing trumps. South wins AA.
Looking at dummy South should switch to a Club playing $\approx 6-$ top of a doubleton. It's the only hope for the defence to bring the contract down
Do Not play a diamond - never lead away from an A!
$N / S$ should win 4 tricks - A $A \diamond A \& A Q$ to put the contract one down.
Score: EW go 1 down in 4^ = $\mathbf{- 5 0}$ non-vulnerable

NOTE: This is a good sacrifice by $E / W$ as $N / S$ can make $4 \vee$ for a score of +620 Here with this sacrifice $E / W$ only have a negative score of -50 instead of -620

Hand 3
$2 \vee$ by North
Lessons from this hand- Overcall 1NT
Advancer uses a Transfer to secure a better contract
Card play in diamonds - low toward Q

| E/W Vul | A AQ43 <br> - A843 <br> - 743 <br> $\because A K$ | Dealer S |
| :---: | :---: | :---: |
| - K J 52 <br> -KJ <br> - AJ 2 <br> \& Q T 84 | $\begin{array}{cc}  & \mathrm{N} \\ \mathrm{~W} & \\ & \\ & \mathrm{E} \end{array}$ | $\begin{aligned} & \hline \text { T986 } \\ & \vee 97 \\ & \vee Q T 5 \\ & \& 9763 \end{aligned}$ |
|  | A. 7 <br> -QT652 <br> - K 986 <br> * J 52 |  |
| South | West No | East |
| Pass | 1ヵ (1) 1N | (2) Pass |
| $2 \diamond(3)$ | Pass | $2 \vee$ (4) Pass |
| Pass (5) | All Pass |  |

1.Opens higher (with a major and minor) of two 4-card suits. With 15 HCP too strong to open 1NT - 12-14 HCP
2.16-18 HCP balanced and stoppers in Spades
3.Transfer telling partner of his 5+ card heart suit
4. Dutifully completing the transfer!
5. Not enough for game $(16+6=22)$ and with singleton spade thinks it's better to play in a suit than in NT
East must think about his opening lead - which suit? And which card in that suit? Partner has bid, so leads spades knowing North has stoppers in partner's suit to overcall 1NT, but with no better option, leads $\boldsymbol{\wedge} T$ - top of a sequence Declarer makes a plan. In a suit contract declarer counts losers first. $2 \diamond$ (possibly $3 \diamond) 1 \vee$ (possibly $2 \vee) 0 \wedge 1 *($ possibly $)=3$ definite and 4 possible losers. How to reduce this? Top tricks $=4$ Work suit? Trump suit - Hearts!
Is there a danger hand? - Yes, West has opening points so expect most but not all honour cards to be there. $(23 \mathrm{HCP}$ in declarer's partnership, at least 12 HCP in West $=35 \mathrm{HCP}$ so East can have no more than 5 HCP )
The card play
Win the lead with $\uparrow Q$ - an extra trick! How to play the heart suit? With 9 cards in the suit lay down $\vee A$ (in case $\vee K$ is a singleton) and note $\vee J$ fall. Now you expect the $\vee K$ is with East so play low towards the $v$ but as it happens West has it and beats your $\vee$ Q to win. However, since both opponents followed suit, your remaining hearts are now all winners!
No future for the defence in Spades when dummy now has a void so West switches to a small Club. Declarer wins club with $\because A$, plays $\% K$ then ruffs a spade in dummy and club in hand. Declarer wins $2 \wedge$ and a ruff, $4 \vee, 2 \&$, and a ruff $=9$ tricks Score: NS make $2 v$ +1 over-trick, $=\mathbf{+ 1 4 0}(3 \times 30=90)$ plus 50 part game bonus.

Hand 4
Played by East
Lessons from this hand -
Overcall 1NT, Advancer uses Stayman, Opener rebids, Overcaller shows his 4 card major
Advancer bids to game in major with a suit fit Card play - the deep finesse


Bidding
1.North has 12 HCP and 2 doubletons so opens his 5 card suit.
2.East has the perfect 1NT overcall (16-18 HCP with good stops in the opponent's suit)
3. West only needs $9+$ HCP to bid game $(9+16=25)$. West uses Stayman to find a major game
South must think about his opening lead - which suit? And
which card in that suit? AT-top of doubleton in partner's suit.

## Declarer makes a plan

Top tricks $3 \wedge$ (on spade lead) $1 \diamond 1 \vee 0<0$ (but at least 1 when $\& A$ forced out) $=5$. Require 5 more. Where from?
Work suit? Finesse hearts to win 4 tricks; finesse diamonds to win 2 tricks
In hearts you have 8 cards in the heart suit. Missing both the King and the Jack the recommended play is to take a "deep finesse first" playing low from West to the $\vee 9$ !
The card play
The $\uparrow T$ lead is good for declarer now makes 3 spade tricks! Play clubs losing to \&A then across to \&K leads a small Heart towards his hand. Aim to take the 'deep finesse' to the $\vee 9$ but cover any higher card played by North to win the trick.
Return to Dummy with a club ruff and repeat the heart play. Great the $\vee K$ falls! Ruff your $4^{\text {th }}$ club then play a small diamond towards the $\downarrow$. North should win his $\forall K$ but your $\diamond Q$ is now master diamond for another trick.
11 tricks via $3 \wedge 2 * 1 \&+1$ club ruff in West, and 1 diamond ruff in East.

Score: EW make. $4 \vee+1$ over-trick $=+650(5 \times 30=150)$ plus 500 vulnerable game bonus

Hand 5
3NT by West.
Lessons from this hand: Hold up on the lead (Bath coup) to avoid risk from the danger hand South leading back through your heart holding

| N/S Vul | A QT95 <br> - KQT5 <br> - A6 <br> $\because J 8$ |  | Dealer N |
| :---: | :---: | :---: | :---: |
| A AJ2 <br> - AJ 6 <br> - QJT 74 <br> $\because K T$ | $\begin{gathered} \\ \hline \end{gathered}$ | E | $\begin{aligned} & \text { A } 43 \\ & \vee 32 \\ & * K 532 \\ & \& A Q 652 \end{aligned}$ |
|  | - $K 876$ $\vee 987$ -98 $+\quad 9743$ |  |  |
| North | East | South | West |
| $1{ }^{1}$ | Pass | Pass | 1NT(1) |
| Pass | 3NT(2) All |  |  |
| Bidding |  | All Pass |  |

1.West has the perfect 1NT overcall (16-18 HCP and a good stop in the opponent's suit - Hearts)
2.East only needs 9+ HCP to bid game.

North must think about his opening lead - which suit? And which card in that suit?
$\vee K$ - top of an interrupted sequence in his bid suit.

## Declarer makes a plan

Top tricks = A, K, Q Clubs, Ace Hearts, Ace Spades =5. Require 4 more. Where from?
Work suit? Diamonds - aiming to force out $\downarrow$ A to establish 4 Diamond winners
The card play
The $\vee K$ lead is good for declarer. He knows North has $\vee Q$ so he should make 2 Heart tricks provided the Hearts are not led by South (nor led by declarer! - west)
Declarer should let North win the first heart and take the second trick if continued to guarantee 2 heart winners. Start immediately on the work suit, Diamonds playing honours from the short hand first until the $\forall A$ is forced out. In this case, this occurs in round 2 .
North wins the A and whatever he leads, declarer can win and play out his remaining Diamonds then take his sure tricks to make his contract.
Danger Hand?
If declarer won the first heart lead with the $\vee A$ South would be the danger hand if the $\forall A$ was held by South. A continuation of hearts would have seen the contract come down! However, by winning the second heart led, your contract is safe even if the - $A$ is in South

Score: EW make 3NT + 1 overtrick = +430 (40 +30+30+30 = 130) plus non-vulnerable game bonus.

Hand 6
3NT by North
Lessons from this hand: Stayman after partner's 1NT overcall Rebidding 3NT after a negative response.
Discouraging attitude signal on opening lead seeking a switch to clubs

| E/W Vul | $\begin{aligned} & \hline \text { AT2 } \\ & \vee \text { AKQ } \\ & \& K 97 \\ & \& 9762 \end{aligned}$ | Dealer E |
| :---: | :---: | :---: |
| $\begin{array}{ll} \hline \text { A } & \text { Q9 } \\ \bullet & T 9842 \\ * & J 4 \\ * & \text { AKQ5 } \end{array}$ | $\begin{array}{lll} \hline & \mathrm{N} & \\ \mathrm{~W} & & \mathrm{E} \\ & & \\ & \mathrm{~S} & \\ \hline \end{array}$ | $\begin{aligned} & \text { A } 6543 \\ & \vee J 753 \\ & \text { Q } 86 \\ & \& T 8 \end{aligned}$ |
|  |  |  |
| East | South West | North |
| Pass | Pass 1v | 1NT(1) |
| Pass | 2*(2) Pass | 2 (3) |
| Pass | 3NT (4) |  |
| Bidding |  |  |

1.North bids a 1NT overcall (16-18 HCP and in this case 3 stops in the opponent's suit - Hearts)
2.South bids Stayman - asking Overcaller if he has a 4-card major (clearly spades after opener's bid)
3.North denies holding a 4-card major
4.South only needs 9+ HCP to bid game and with no fit in spades, bids 3NT
East must think about his opening lead - which suit? And which card in that suit? $\vee 3$ - Low, promising an honour in partner's bid suit.
Declarer makes a plan. Top tricks $=2 \wedge 3 \vee 2 \diamond=7$. Require 2 more. Where from?
Work suit? Diamonds - aiming to force out $\vee \mathrm{QJ}$ to establish 3 or 4 Diamond winners.
Danger hand? Not especially, but a switch to the Club suit looks bad for declarer whichever hand plays Clubs.
The card play - $\geqslant 3$ lead is good for declarer.
Declarer wins $\vee$ A and starts immediately on work suit, Diamonds. Normally, playing honours from the short hand first is best, but in this case, West has the opening points and when a 2-way finesse is available, it's likely declarer will finesse West to have the missing honour(s) by playing low from dummy (South) to the $\downarrow 9$ - another 'deep finesse'. East wins the $\downarrow$ Q. Drat! Another Heart may be returned which declarer wins and now plays his $\forall A \& K$ to fell the $\diamond J$ and win the remaining 4 Diamond tricks.
East has to find the Club switch at trick 2 for EW to win 3 further tricks in Clubs.
North can win a minimum of 9 tricks - the AK of Spades, A, K, Q of Hearts, and 4 Diamonds, losing 3 Clubs and $\diamond$.

Score: NS make 3NT = +400 (40+30+30=100) plus 300 nonvulnerable game bonus

Hand 7 4A by West
Lessons from this hand - Competitive bidding from both sides with spades winning out. Establishing a long suit

1.Opens using the "Rule of 20 "
2. Balanced 16-18 HCP with a Heart stopper
3. With 7 HCP and four Hearts, supports partner at the lowest level. Think what you would have bid if no overcall
had been made \& do it if you still can - ignoring the overcall. 4. West with singleton heart, and unbalanced hand bids his 5card Spade suit judging it unsuitable for a NT contract (can't Transfer after South's intervening bid)
5. North re-bids his Hearts with a 6-card suit
6. East shows spade support and invites game
7. West with a singleton heart and shapely hand has no defence to $4 \boxtimes$ so decides to rebid $4 \boldsymbol{\wedge}$. No guarantee that this will work! North must think about his opening lead - which suit? And which card in that suit? You want to lead a heart as it is your partnerships suit but it's not good to lead away from KJ when East has overcalled 1NT - he must have the one or both other honours! Better with a passive lead - play a trump leading $\uparrow 9$. Declarer counts his losers. $\mathrm{OA} 0 \vee ; 3 \diamond 0 \&$. Looks good Winners-5A $1 \downarrow$ and $2=8$ Where can you get 2 more? Has to be by establishing diamonds
Declarer must make his plan. Win the spade lead and continue to draw trumps (pleased to find a 2:2 split). Your diamond suit has no honours but with 9 cards in diamonds you hope they will fall together if the split is $2: 2$. Make diamonds the work suit.
Note: There are no extra tricks to be gained by ruffing a spade and a heart in the long spade suit in West - you are going to win these spades anyway
The card play. East wins the spade lead and draws trumps, pleased to find a $2: 2$ split. Get to work on the Diamonds, which break 2:2, giving declarer 11 tricks.
Score: EW make 4A + 1 overtrick $=+650(5 \times 30=150)$ plus 500 vulnerable game bonus

Hand $8 \quad$ 3NT by South
Lessons from This hand: Invitational 2NT bid by Advancer

| Finesse in card play |  |  |  |
| :---: | :---: | :---: | :---: |
| None Vul | $\begin{aligned} & \hline \text { A J T } \\ & \vee \text { Q } 7 \\ & * T 832 \\ & \& \text { Q } 976 \end{aligned}$ |  | Dealer West |
| A 543 <br> - T9863 <br> - 4 <br> \& 8543 | $\begin{array}{cc}  \\ \hline & \\ \hline \end{array}$ |  | A A862 <br> - K 54 <br> - KJ 976 <br> $\because A$ |
|  | $\begin{array}{ll} * & \text { Q97 } \\ \bullet & \text { AJ2 } \\ * & \text { AQ5 } \\ \& & \text { KJT2 } \end{array}$ |  |  |
| West | North | East | South |
| Pass | Pass | 1 * | 1 NT (1) |
| Pass | 2NT(2) | Pass | 3NT(3) |

1 Balanced 16-18 HCP with 2 good stops in the opponents bid suit - diamonds
2 With a balanced hand and 8 HCP bids an invitational 2NT
3 South with 17 HCP bids to game in NT

West must think about his opening lead - which suit? And which card in that suit?
Not easy for West with a singleton in partner's suit but with no HCP West's hand unlikely to win any tricks so better to favour partner's suit and lead $\geqslant 4$. (With no bid by partner, West's natural lead would be $\vee T$. Top of a three card sequence in longest suit.)
Declarer must make his plan
Declarer counts his top tricks: $0 \uparrow 1 \vee 1 \diamond 0 \&=2$. He needs 7 more. Where from?
Clubs and Diamonds are his work suits - there could be 3 Club tricks once the \&A has been forced out. The Diamond finesses must be played from dummy (through East, the danger hand). The Spade finesse must also be played through East, giving another 2 or perhaps 3 Spade tricks.
The card play
The opening lead is ducked by East who knows his $\downarrow$ is high enough to force out South's $\downarrow$ Q (Rule of 11 applied!). Declarer immediately crosses to dummy's $\& 9$, won by East's $\& A$. East then plays $\diamond$ J, won by South's $\star A$. Declarer leads $\uparrow Q$ (wants to maintain entries to dummy) to force out $\uparrow A$. East wins and leads $\star$ K. What next for East? He has a dilemma, whatever he leads, Declarer can win.
East leads a small Heart, won by dummy’s $\vee$ Q. East ducks the Heart return and his $\vee$ K ends up losing to Declarer's $\vee \mathrm{A}$. Declarer then takes the remaining 5 tricks.

Score: NS make 3NT = +400 (40+30+30=100) plus 300 non vulnerable game bonus

Hand 9
4a by South
Lessons from this hand: Stayman after partner's 1NT overcall seeking a major suit game in preference to NT

| E/W vul |  | Dealer N |
| :---: | :---: | :---: |
| $\begin{aligned} & \text { T } 43 \\ & \vee 6543 \\ & 73 \\ & \& T 954 \end{aligned}$ | N <br> W <br> S | $\begin{aligned} & \text { A } 82 \\ & \vee \\ & \bullet \text { AK } 7542 \\ & * ~ A Q 8 \end{aligned}$ |
|  | $\begin{array}{ll} \text { KJ76 } \\ \text { AKJ } \\ \text { QJT9 } \\ \& & \text { J2 } \end{array}$ |  |
| North | East So | West |
| Pass | 1 - (1) | (2) Pass |
| 2*(3) | Pass | 2 (4) Pass |
| 4- (5) | All Pass |  |
| Bidding |  |  |

Bid your long suit
16 HCP balanced hand \& stoppers in East's bid suit.
You have 11 HCP so know that your partnership has enough strength for game. NT might be OK but perhaps there is a major suit fit? Ask your partner if he has a 4 card major by bidding $2 \boldsymbol{2}$ - Stayman
4. Shows a 4 card Spade suit but no 4 card Heart suit.
5.Bid the game in Spades which is safer than NT

Opening lead - which suit? And which card in that suit?

- 7 Top of a doubleton in partner's bid suit

Declarer must make his plan. In a suit contract count losers
first-0ヘ O 1 1* possibly $2 *$
Winners: 4^4V=8 need 2 more. Where from? Diamonds once A and K forced out give 2 tricks.

Plan: Take out trumps, play your winning hearts, give up 2 diamonds to establish 2 winners in diamonds. Do not play clubs - let the opponents lead this suit if you can!

Defenders - win the first diamond but seeing dummy's singleton diamond no point continuing with diamonds! Switch to another suit. A heart gives nothing away. East must not play clubs!

The card play: When declarer gets in draw trumps in 3 rounds. Play the $\vee$ Q to force out a top diamond. Discard clubs from North on your diamonds. Play your $\geqslant J$ when you can to force out the opponents remaining top diamond thus establishing 2 diamond winners .Then play your winning hearts starting with AK in South, the shorter holding.

Score: NS make 4A = +420 ( $4 \times 30=120$ ) plus 300 non vulnerable game bonus

Hand 10
24 by West
Lessons from this hand: Using a Transfer to escape 1NT


Straight forward - bid your longest suit
1 NT overcall shows $16+$ HCP and 2 stoppers in the opponent's suit.
3 Stayman and Transfers apply after a 1 NT overcall so $2 \vee$ here tells West to bid Spades. The only strength there is in the East's hand is if Spades is trumps.
4

Opening lead - which suit? And which card in that suit? Choose one of your doubletons. You have good spades and hope to get ruffs! The $\& 8$ is best.

Declarer must make his plan In a suit contract count losers first 2 or $3 \uparrow, 1 \vee$ (if the $\vee K$ in North), $1 \diamond$ (if the $\leqslant$ in North), $2 *=$ 6/7 too many!
Can you reduce these? Firstly, you must hope the kings are with South who opened 1

You need 8 tricks $=1 \vee 1 \diamond 1 *=3$ ! You hope for another heart and diamond $=5$ ! And at least 3 spades will give you 8 for your contract

The card play: Win the club lead and try the diamond finesse. It succeeds! Return to East with a spade and now take the Heart finesse. It too succeeds! Play both Aces and try to ruff losing hearts and diamonds in East to give you 7 tricks. (If North plays a higher ruff on the third diamond, discard a losing club)

## Score: E/W make 2S + 1 overtrick for $\mathbf{+ 1 4 0}$

| Hand 11 |  | 1NT by East (or 2 v by North!) |  |
| :---: | :---: | :---: | :---: |
| Lessons from this hand: Don't be put off by a 1NT overcall when you have 1 or 2 good suits - it can p bid on especially non vulnerable! |  |  |  |
| None vul |  | A J 4 <br> - AJT74 <br> - AKJ62 <br> $\because 5$ | Dealer S |
|  |  |  | A AQT <br> - KQ98 <br> - QT 8 <br> - A 62 |
|  |  |  |  |
| South | West | t North | East |
| Pass | Pass | $1 \checkmark$ (1) | 1 NT (2) |
| Pass | Pass | 2 (3) | Pass |
| 2-(4) |  |  |  |
| Bidding |  |  |  |

1. With 2 five card suits bid the higher ranked one first
2. 17 HCP a balanced hand and stoppers in the suit bid by the opponents - just right for a 1 NT overcall
3.North with 2 five card suits should rebid $2 \diamond$ his second suit.
3. South with 3 hearts and only 2 diamonds returns partner to his 5 card suit! (unaware that North has 5 diamond cards also)

## Opening lead - which suit? And which card in that suit?

East will not want to lead from his black suits and knowing North bid diamonds is forced to choose the trump suit - $\nabla \mathrm{K}$ top of touching honours.

Declarer must make his plan. In a suit contract count losers first: $2 \uparrow 1 \vee$ possibly 2 (on the $\vee \mathrm{K}$ lead) $0 \diamond$ (provide a trump remains in dummy to ruff $3^{\text {rd }}$ diamond) $1 *$
Top tricks: 0円 1v (East must surely have the missing top cards for this 1 NT overcall) $2 \star=3$ Need 5 more. Where from? Declarer has a problem - no entries to dummy unless the $\& \mathrm{~K}$ ! Another entry will be the $3^{\text {rd }}$ diamond ruff provided the opponents holding in diamond splits 3:3 Both will give 2 extra tricks
Declarer's Work suit - Diamonds
Card play: win the lead and immediately lead your small club towards the $\& K$ - if it wins this is an extra trick! Then play diamonds to AK and ruff a low diamond before drawing

Score: $2 \vee$ by NS =-50-a good sacrifice!
EW can make 1NT for +90

Hand 12 1NT by North
Lessons from this hand: Competitive bidding taking account of vulnerability. Don't be put off by a 1NT overcall when you have a good suit - it can pay to bid on especially if you are non vulnerable!


1. West should open his 6 card Spade suit.
2. North has 17 HCP and 2 stops in spades - overcall 1 NT
3. East with 6 HCP was intending to bid 1NT - now must pass. Not strong enough to bid at the 2 level.
4. South with balanced hand and 5 points must pass
5. West may be tempted to rebid 2a!

Opening lead - which suit? And which card in that suit?
If the contract left in 1 NT by North - lead $4^{\text {th }}$ best $2 *$

If the contract is played in $2 \boldsymbol{A}$ by West - lead trumps - AK and third trump to reduce West's ruffing potential!

In 1Nt by N Declarer must make his plan count winners first 2ヶ $2 \vee 0 * 1 *=5$ Need two more. Where from? One trick from Hearts if the split is no worse than 3:2

Is there a danger hand? Yes, West has opening hand and at least 4 cards in spades

Work Suit Hearts - making sure you finesse into the East hand

Card play - with only 5 cards in spades declarer should duck the first spade led winning the spade continuation. Play $\vee A$ then low to the $\vee K$. Now play a low $\vee$ to the $\vee T$. East wins but has no spade to return and on observing dummy East switches to a low diamond won by West $\star$ A. If West continues with spades declarer wins the Ace and now takes his heart winner. Declarer's only hope is to play the $\diamond$ diamonds hoping that the - K J fall together. They do! Now you make your contract with the $\backslash T$ as your $7^{\text {th }}$ trick.

Score NS make 1NT for $\mathbf{+ 9 0}$ (E/W can make 24 for $\mathbf{+ 1 1 0 - a}$
good result!)

