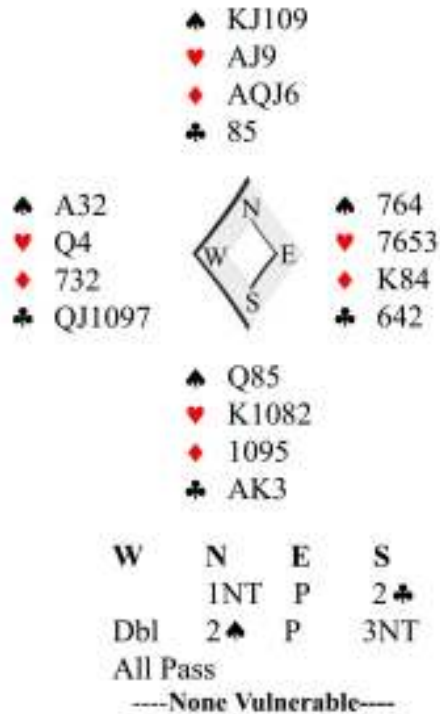


1. Stayman and the Danger Hand

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The Bidding:

North, with 15-17 points and a balanced hand, at most one doubleton and no singletons or voids, opens 1NT.

South, with a four-card major and eight or more points, uses Stayman by bidding two clubs which is artificial saying nothing about clubs and asking for a four-card major.

Partner responds two spades and South places the contract in 3NT without having four spades.

In the meantime, West doubled Stayman for a club lead.

The Opening Lead: 6 of clubs

The Play:

North **holds-up** by letting West's 9 of clubs win the first trick.

North wins the second club in dummy and then promptly attacks (plays) spades.

West wins the ace of spades on the third round of spades (to keep declarer from using the queen of spades as an entry and to give partner ample opportunity to win first) and plays the queen of clubs.

Declarer wins with Dummy's last club. West is now the danger hand because he has two clubs to cash and can set the contract while East cannot set the contract. Declarer must take the heart finesse into East's hand by pushing the ten of hearts through which wins the trick.

Declarer plays small to the ace and then back to the rest of the hearts in the Dummy.

Declarer then pushes the ten of diamonds through which loses to East's King.

Fortunately, because declarer did not win the first round of clubs, East does not have a club to return.

Result: 3NT + 1

If declarer does not hold-up or tries the diamond finesse before attacking spades, he will not make the contract.