

**Deal 1**  
North Deals  
None Vul

♠ K J 9 2  
♥ K 8 2  
♦ J 5  
♣ 10 8 7 3

7  
8 10  
15

West      North      East      South  
Pass      Pass      Pass      4 ♥  
4 ♥ by North  
Lead: ♣ K

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

♠ Q 10 4  
♥ 6 3  
♦ Q 10 9 7 4  
♣ K Q J

♠ A 8 6 5 3  
♥ A 5  
♦ K 8  
♣ A 9 4 2

N

W

E

S

North is to play 4 ♥. East leads the ♣ K which you win with dummy's ♣ A.

Losers: ♠=0 ♥=1 ♦=2 ♣=1 Total = 4

You could come to your hand with the ♦ A and finesse East for the ♥ K. The problem with this idea is that even if the finesse works the ♥ K probably wouldn't drop.

A better idea is to stay away from trumps until you ruff a ♦ loser in dummy. So you play the ♦ K and everybody follows with small cards. Then play the ♦ 8, covered by West's ♦ J, taken by your ♦ A.

Next play your ♦ 3. West plays the ♦ Q and you do what?

You ruff of course, that was the whole point of playing ♦s before trumps. But which card will you ruff with? Suppose you ruff with the ♥ 5 and West follows with another ♦. You could then play ♠ A and ruff a ♠ to get to your hand, then ruff your last ♦ with dummy's ♥ A. You would lose only the trump King and one ♣, making an overtrick.

Any problem with that? Yes, a big problem. West might be out of ♦s also. If you ruff with dummy's ♥ 5 West may overruff, then play a trump and you would not get any ♦ ruffs. Since you only need to ruff one ♦ in dummy to make the contract, it is safer to ruff with the ♥ A. You will end up losing 1 ♣, 1 ♦ and the trump King.

Did you notice that East is a pretty good defender? Playing the ♦ Q on the third round just might have convinced you that he was short in ♦s, in which case ruffing with the low trump would have been safe.

<b>Deal 2</b>	♠ 9 3 2		
South Deals	♥ 9 5 3		
None Vul	♦ A K 9 5		
	♣ 7 4 2		
♠ 7 4	♠ 8 6 5		
♥ A K 10 4 2	♥ 8 7 6		
♦ J 6 4 2	♦ Q 10 3		
♣ Q 9	♣ J 10 8 5		
	♠ A K Q J 10		
10 7 20 3	♥ Q J		
	♦ 8 7		
	♣ A K 6 3		
West	North	East	South
			1 ♠
Pass	2 ♠	Pass	4 ♠
Pass	Pass	Pass	
4 ♠ by South			
Lead: ♥ A			

look at Deal 15.

South is to play 4 ♠. West leads the ♥ A, then the ♥ K, then ♥ T.

Losers: ♠=0 ♥=2 ♦=0 ♣=2 Total = 4

The 2 ♥s are already lost, so you put your mind to the 2 ♣s. If the suit splits 3-3 the problem goes away, but a 4-2 split is more likely. So you should plan to ruff the fourth ♣ in dummy.

Ruff the third ♥. Then play ♣ A K 3. West discards a ♥ on the third ♣ which East wins. East will probably return his last ♣ at this point, hoping West can ruff higher than dummy's ♠ 9. But he cannot, so you ruff in dummy, pull trumps and claim the rest.

But, it was a good plan because dummy held the ♠ 9. Keep that in mind when you

**Deal 3**

North Deals

None Vul

♠ 8 6 5  
♥ 8 7 6  
♦ Q 10 3  
♣ J 10 8 5

**20**  
3 10  
7

	N		♠ 9 7
W		E	♥ A K 10 4 2
	S		♦ J 6 4 2
			♣ Q 9

♠ 4 3 2  
♥ 9 5 3  
♦ A K 9 5  
♣ 7 4 2

West	North	East	South
	1 ♠	Pass	2 ♠
Pass	4 ♠	Pass	Pass

Pass

4 ♠ by North

Lead: ♥ A

This is identical to Deal 14 except dummy has the ♠ 4 in place of the ♠ 9. North is to play 4 ♠. East leads the ♥ A, then the ♥ K, then ♥ T.

Losers: ♠=0 ♥=2 ♦=0 ♣=2 Total = 4

The 2 ♥s are already lost, so you put your mind to the 2 ♣s. If the suit splits 3-3 the problem goes away, but a 4-2 split is more likely. So you should plan to ruff the fourth ♣ in dummy.

You cannot use the same method that worked in Deal 14 because with this hand when you ruffed the fourth ♣ with dummy's ♠ 4 it would surely get overruffed. This time you are going to have to be very lucky and find the defender with only two ♣s to also have only two ♠s.

Suppose you ruff the third ♥, pull just two rounds of trumps, then play ♣ A K 3. No good. The defender with the ♣s will take that trick and play his last trump, stopping dummy from the ♣ ruff.

But this way will work. Ruff the third ♥ and duck a ♣! Win any return and now pull two rounds of trumps. Then play ♣ A K 6, ruffing the ♣ 6 with dummy's last trump. The rest of the tricks are yours.

But you also had to be extremely clever to pull it off. This is probably the hardest Deal in this section.

**Deal 4**  
 North Deals  
 None Vul

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

14  
 10 6  
 10

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1♦	Pass	1♣
Pass	2♠	Pass	4♠
Pass	Pass	Pass	

4♠ by South

Lead: ♣ K

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

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

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

South is to play 4♠. West leads the ♣ K.

Losers: ♠=1 ♥=0 ♦=1 ♣=2 Total = 4

The ♣ lead was terrible for you as it exposes your 2♣ losers before you can establish a♦ for a discard. If you start to pull trumps now the defense will grab their ♠A, their 2♣s and their ♦A.

If you try to establish a♦ they will do the same thing, just in a different order. What does that leave you?

Losers: ♠=1 ♥=0 ♦=1 ♣=2 Total = 4

The ♣ lead was terrible for you as it exposes your 2♣ losers before you can establish a♦ for a discard. If you start to pull trumps now the defense will grab their ♠A, their 2♣s and their ♦A.

If you try to establish a♦ they will do the same thing, just in a different order. What does that leave you?

It leaves you trying the only possible way you can make this contract, finessing East for the ♥Q to get a♣ discard from dummy.

You win the ♣A in dummy, play the ♥K, then return a♥ to your ♥J. You then discard a♣ from dummy on the ♥A.

This time it worked, another time it might not.

**Deal 5**

West Deals

None Vul

♠ K 8 6 4 2  
 ♥ —  
 ♦ J 10 7 3  
 ♣ Q J 10 2

**16**  
 7 11  
 6

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

West      North      East      South  
 Pass      1 ♥      Pass      2 ♥  
 Pass      4 ♥      Pass      Pass

Pass

4 ♥ by North

Lead: ♥ 3

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ A 7 5 3  
 ♥ 10 7 3  
 ♦ K 9 8  
 ♣ A 9 6

North is to play 4 ♥. East leads the ♥ 3.

Losers: ♠=0 ♥=0 ♦=2 ♣=3 Total = 5

If West has the ♦ K, one ♦ loser can be eliminated by a finesse. And, if West also has the ♣ A one more loser can be eliminated by leading toward your ♣ K. The chance of both cards being held by West isn't very good, only about 25%. But dummy has some nice ♠s. Can you use them?

Yes, you can establish 2 ♠ winners for discards, and most importantly, you can do it without letting West into the lead. This is important because if West gets in and plays a ♣ through your ♣ K 7 5 it might be a disaster.

So win the ♥ J in dummy. Uh-Oh, West discards a ♠. Now play the ♠ Q and when West plays low, discard a ♣. This is a loser on loser play and East takes the trick with the ♠ A.

East now leads the ♥ 7. You cover with dummy's ♥ 8 knowing the finesse will win. Next you play dummy's ♠ J, covered by West and ruffed by you (if West didn't cover you would throw another ♣ loser). Now enter dummy with the ♥ Q, pulling East's last trump at the same time. Discard your 2 ♣s on the ♠ T 9 and try the ♦ finesse for an overtrick.

Just the fact that you had to use the trump suit for entries to dummy, and therefore couldn't immediately pull trumps.

**Deal 6**East Deals  
None Vul

**♠ 8 3**  
**♥ K Q J 7**  
**♦ 10 6 4**  
**♣ A J 10 7**

**6**  
**11 6**  
**17**

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		Pass	<b>1 ♠</b>
Pass	<b>1 NT</b>	Pass	<b>4 ♠</b>
Pass	Pass	Pass	

**4 ♠ by South**Lead: **♥ K**

**♠ K 6**  
**♥ 8 5 4 2**  
**♦ K 8 7 2**  
**♣ 9 5 4**

W	N	E	S
<b>♠ A Q J 9 7 4</b>	<b>♠ 10 5 2</b>	<b>♥ 10 9 3</b>	<b>♦ J 9 5 3</b>
<b>♦ A 6</b>			
<b>♦ A Q</b>			
<b>♣ 6 3 2</b>	<b>♣ K Q 8</b>		

Losers: **♠=0** **♥=1** **♦=0** **♣=3** Total = 4

This is a very easy problem to be up here at number 18! Clearly you have to discard one of those 4 losers on the only card dummy has, the **♦ K**.

Just as clearly you have to be able to enter dummy after you unblock the **♦ A Q** so you can't pull trumps immediately.

So here's the Plan. Win the **♥ A**. Pull one round of trumps with the **♠ A**. Play the **♦ A Q** to get them out of the way. Enter dummy with the **♠ K**. Play the **♦ K**, discard a loser, and hope nobody ruffs.

. . . except when you have a good reason not to, like here.