

**Deal 1**

North Deals  
None Vul

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

17  
9 5  
9

West

Pass  
Pass

3 NT by North

Lead: ♠ 6

♠ A 8 2  
♥ A 10 8 2  
♦ A 3  
♣ K Q 10 4



♠ 7 5  
♥ K 6 4  
♦ K Q 7 4  
♣ J 9 8 6

North

1 NT  
3 NT

East

Pass  
Pass

South

2 NT  
Pass

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

Partner's 2 NT bid invites you to bid game if you have a maximum hand. Your 17 points is certainly a maximum so you bid 3 NT.

Will you take your ♠ A immediately? or at trick 2? or trick 3?

You need 3 more tricks, and they must come from ♣s. So you must drive out the ♣ A. The problem is that when the defenders win the ♣ A they may also take 4 ♠ tricks.

While you cannot guarantee the contract you can at least give yourself a better chance by holding up your ♠ A on the first trick, and also on West's ♠ continuation. You win the third ♠ with your ♠ A.

Now you drive out the ♣ A. There are four possibilities: East may win the ♣ A and cash two more ♠s, down 1. East may win the ♣ A and cash just one ♠s, you make it. West may win the ♣ A and have a fourth ♠ to lead, you make it. West may win the ♣ A and be out of ♠s, you make it.

If you win the first or second ♠ trick you will fail.

When you attack ♣s, West will win the ♣ A and play a ♠.

Holding up twice can never hurt, and in this case it is the only way to make the contract.

**Deal 2**

South Deals  
None Vul

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

17  
12 7  
4

West

Pass  
Pass  
2 ♠ by South  
Lead: ♣ 2

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



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

North

2 ♥  
Pass

East

Pass  
Pass

South

1 NT  
2 ♠

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

You say pass.

The contract would be 2 ♠ played by South.

To make North the declarer ROTATE.

North plays 2 ♠. East leads the ♣ 2. West plays the ♣ Q which you take with your ♣ A.

Count losers in the long-trump hand, (dummy this time).

You can make the contract if you just force out their big trumps. But there is another tempting possibility. You could enter dummy with the ♦ K and play the ♥ 4, finessing West for the ♥ K. If the finesse is successful you could then discard dummy's ♣ loser on the ♥ A.

Should you or shouldn't you?

The reward for this play would be an overtrick. The price of failure would be going down in a cold contract. So obviously, at rubber bridge, you would be foolish to take such a risk. Playing Duplicate though, you might consider it. But let's say you decide to play safe.

Win the ♣ A and play a trump. As soon as you get in play another trump. The defenders will no doubt take their ♣ winner when they get in. West will no doubt win one of those high trump tricks, and he MAY lead a ♥ when he gets in. There you will be, trying to decide again whether to finesse . . .

As you see, the ♥ K is in the wrong place this time, but might be right the next time.

Usually you should not risk your contract for the sake of an overtrick.

**Deal 3**

North Deals  
None Vul

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

17  
10 4  
9

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♦	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♠ 7			

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



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

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

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

The 2 NT bid is invitational, asking you to bid game with a maximum, pass with a minimum. You have 17 points so you bid 3 NT.

You put on dummy's ♠ J, but West wins the ♠ A then continues with the ♠ 9. Do you play your ♠ K now?

You need 3 more tricks, and they must come from ♦s. So you must drive out the ♦ A. The problem is that when the defenders win the ♦ A they may also take 4 ♠ tricks.

This is another case where you should hold up. Allow EW to win the second trick and take your ♠ K only at trick #3.

Now you drive out the ♦ A. If East has it and also started with 5 ♠s you will go down. But if West has the ♦ A you will make the contract no matter how ♠s split.

If you win the second ♠ West will still have a ♠ when he wins the ♦ A.

But if you hold up your ♠ K West will have no ♠ to put his partner in with.

**Deal 4**

South Deals  
None Vul

♠ J 7 4 3  
♥ K J 9 5  
♦ Q 9 5  
♣ 8 5

20  
7 6  
7

West

Pass

Pass

3 NT by South

Lead: ♥ 5

♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2



♠ Q 9

♥ 8 4 3

♦ K J 10 8 2

♣ J 10 4

North

3 NT

East

Pass

South

2 NT

Pass

♠ A 10 6 2

♥ Q 10 7 6

♦ 6 4

♣ 9 6 3

Even if you wanted to show your ♦ suit how would you do it? If you bid 3 ♦ it would be a transfer and if you bid 4 ♦ you would have bypassed 3 NT, your probable best contract.

But you didn't want to bid them anyway, you just wanted to bid 3 NT, right?

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

East leads ♥ 5, West plays the ♥ Q.

The first thing you need to decide is whether to hold up on the ♥.

First decide the holdup question. East led the ♥ 5 and you can see the ♥ 4, ♥ 3 and ♥ 2. Assuming East led fourth down he must have only a 4-card suit since there are no cards he could have lower than the ♥ 5. With ♥s splitting 4-4 a holdup would do no good, and isn't necessary anyway.

So take the ♥ A. Then what?

You COULD try the ♦ finesse. Even if it loses it would establish several ♦ winners. However, if the defenders win just 1 ♦ trick they will quickly grab their 3 ♥ tricks and their ♠ A and put you down 1.

This is why it is important to make a Plan which includes a Winner count. You need just one additional winner and all you have to do to get it is play a ♠ honor.

When you can see all four hands, including the location of the ♦ Q, it kind of makes you wished you had finessed and gotten all those overtricks.

Good Bridge players like to take tricks, but they are not greedy.

**Deal 5**

North Deals  
None Vul

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

17  
6 4  
13

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



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

♠ 7 4  
♥ 9 6 5  
♦ A 10 8 4  
♣ 10 9 8 2

West	North	East	South
	1 NT	Pass	2 ♥
Pass	3 ♠	Pass	4 NT
Pass	5 ♦	Pass	6 ♠
Pass	Pass	Pass	

6 ♠ by North

Lead: ♣ 10

Partner's 2 ♥ bid is a transfer; he expects you to bid 2 ♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1 NT. You indicate this with a jump to 3 ♠. This is called a "Super-Accept". Partner now bids 4 NT. What do you answer?

Partner's 2 ♥ bid is a transfer; he expects you to bid 2 ♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1 NT. You indicate this with a jump to 3 ♠. This is called a "Super-Accept". Partner now bids 4 NT. What do you answer?

Blackwood, and with one Ace you answer 5 ♦. Partner bids 6 ♠ and everybody passes.

It won't matter where you take it, but assume you win in your hand.

Since the ♦ loser is a sure thing you will need to find somewhere to discard a ♣. There are three possibilities: Finesse East for the ♥ Q. (50% chance) Try to drop the ♥ Q by ruffing the third

round. (also about 50%) Establish a ♦ honor. (To% certain)

First pull trumps, ending in dummy. It takes two rounds. Next play the ♦ 5 toward your ♦ Q. East wins this and plays another ♣. Win the ♣, come to your hand with the ♥ K, then play your good ♦ Q, discarding dummy's losing ♣.

You will need to ruff two ♥s in your hand, but the rest of the tricks are yours.

If they had been 3-1 you would have had to leave the last trump undrawn until after you had ruffed two ♥s in your hand.

**Deal 6**

South Deals  
None Vul

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

16  
12 4  
8

West

Pass  
Pass  
Pass

4 ♥ by South  
Lead: ♦ K

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



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

North

2 ♦  
4 ♥

East

Pass  
Pass

South

1 NT  
2 ♥  
Pass

With 10 points and a 6-card ♥ suit you want to transfer. You say 2 ♦ and partner bids 2 ♥.

With 10 points and a 6-card ♥ suit you want to transfer. You say 2 ♦ and partner bids 2 ♥.

You know you want to play in ♥s since partner will have at least 2 of them. Your problem is whether to merely invite with 3 ♥ or go ahead and bid the game. Since partner has either 15, 16 or 17 points you should probably just bid 4 ♥. The worst thing that could happen is that partner would be playing game with only 25 points.

The contract would be 4 ♥ played by South.

To make North the declarer ROTATE.

North plays 4 ♥. East leads the ♦ K. Do you hold up or not?

There is no reason to hold up. Besides, you have bigger problems to deal with.

After you take the ♦ A at trick one you have four fast losers staring you in the face the instant you

lose the lead. So do you pull trumps now?

No, you dare not touch trumps yet - remember those 4 fast losers.

You cannot avoid the ♥ A and ♣ A, so you must get rid of one of the ♦ losers before you play trumps.

Win the ♦ A, play the ♠ K, then finesse the ♠ J. If the finesse works discard a ♦ on the ♠ A, then pull trumps. If the finesse fails you will go down 2 instead of 1.

to see whether you made it or went down 2.

When the cards MUST lie in a particular way for the contract to be makeable, just assume that's the way they lie and go for it.

**Deal 7**

North Deals  
None Vul

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

17  
9 5  
9

West

Pass

Pass

Pass

3 NT by North

Lead: ♥ J

♠ Q J 10 5

♥ K 5 4

♦ A K 6

♣ A 5 2



♠ 7 4 3

♥ A Q 7 2

♦ 7 5 3

♣ K 8 4

North

1 NT

2 ♠

3 NT

East

Pass

Pass

Pass

South

2 ♣

2 NT

Pass

In response to partner's Stayman bid you show your 4-card ♠ suit. Partner now bids 2 NT. What do you say?

In response to partner's Stayman bid you show your 4-card ♠ suit. Partner now bids 2 NT. What do you say?

You may disagree with the Stayman bid on 3-4-3-3 distribution. In any case, 2 NT is invitational, so with 17 points you say 3 NT.

East's ♥ J lead probably means ♥s won't be 3-3, so you will need to get 2 ♠ tricks.

Suppose you win the first trick and plunk down the ♠ Q. If West wins with a doubleton ♠ honor you will only be able to win 1 ♠ since East will sit there with ♠ A 9 or ♠ K 9 behind your ♠ J T.

Instead, win the first trick in dummy and play a small ♠ toward the ♠ Q J T. West will play low and East must take his ♠ honor. But you can win his return, enter dummy and play another ♠ toward your hand. If you are lucky, West will be forced to play an honor and you can toss your ♠ 5.

to see if you were lucky.

It only fails if East holds 4 or more ♠s headed by A K.

**Deal 8**

South Deals

None Vul

♠ A 7 4

♥ A 9 4

♦ 8 6 3

♣ A K Q 9

♠ J 9 2

♥ J 8 5

♦ J 10 4

♣ J 7 5 2



♠ K Q 10 3

♥ Q 10 6 3

♦ K 7 5 2

♣ 8

♠ 8 6 5

♥ K 7 2

♦ A Q 9

♣ 10 6 4 3

17  
4 10  
9

West

North

East

South

Pass

2 NT

Pass

1 NT

Pass

Pass

Pass

3 NT

3 NT by South

Lead: ♣ 2

A square hand, no 4-card Major, and 9 points. This is the very hand that the book said to bid 2 NT with. And when you do, partner says 3 NT which you pass.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♣ 2. You must be living right, East gives you a trick with the opening lead.

You got a good break on the opening lead, now you need only one more winner. There is NO CHANCE of creating another winner in ♠s, ♥s or ♣s, so your second good break is that you know it will have to be ♦s.

You COULD lead toward dummy's ♦ Q, finessing East for the ♦ K. That would be a perfectly good 50% chance. But there is an even better play if you look carefully.

Play a ♦ from your hand and if East plays low insert the ♦ 9. Much of the time West will win with the ♦ J or ♦ T. If so you are no worse off, you play East for the ♦ K. But if it happens that East was dealt both the ♦ J and ♦ T then West will have to win that trick with the ♦ K, or perhaps not even win it at all!

But what if East has played the ♦ T, splitting his honors?

You would put on dummy's ♦ Q and West would win the ♦ K. But you aren't down yet! Later you lead another ♦ toward dummy's ♦ A 9 and finesse East for the ♦ J.



**Deal 9**

North Deals  
None Vul

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

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



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

20  
2 11  
7

♠ K 7 6 2  
♥ 5  
♦ K J 8 7 4 3  
♣ 7 2

West	North	East	South
	2 NT	Pass	3 ♣
Pass	3 ♦	Pass	4 ♦
Pass	5 ♦	Pass	Pass
Pass			

5 ♦ by North  
Lead: ♠ Q

Partner's 3 ♣ bid is Stayman; with no 4-card Major you respond 3 ♦. Partner now bids 4 ♦. What do you bid?

Partner's 3 ♣ bid is Stayman; with no 4-card Major you respond 3 ♦. Partner now bids 4 ♦. What do you bid?

Partner wouldn't bypass 3 NT unless he was pretty distributional. His bid is invitational and you have excellent ♦ help so you try 5 ♦.

You may be wishing partner had said 3 NT. But at 3 NT East might have led a ♥, then you'd be wishing you were in 5 ♦.

This looks so easy let's check it by trying a winner count as well. Five ♦s (after ♦ A is gone), the ♠ A K, the ♥ A and the ♣ A K Q. Yes that adds up to 11 winners.

Is there ANY danger here at all?

Whenever a hand looks easy you should ask yourself what could go wrong. And here the only thing that could go wrong is if one of your ♠

winners gets ruffed. So how can you prevent that possibility?

If West has a singleton ♠, and East has the ♦ A you might go down if you win the first trick in your hand. East will take his ♦ A and play the ♠ J. If you go up with dummy's ♠ K West will ruff and you will still have a ♠ loser.

The simple solution is to win the first trick with dummy's ♠ K. Now when East wins the ♦ A and leads another ♠ it's a different situation. West may well ruff, but if he does you will just play a low card - West will have ruffed your ♠ LOSER.

But you are very lucky that you took the time to read this hand so you know how to play safely!

**Deal 10**

South Deals  
None Vul

♠ Q 7  
♥ K 10 9 2  
♦ 7 6  
♣ K Q J 8 2

16  
11 1  
12

West

Pass  
Pass  
Pass

3 NT by South  
Lead: ♣ K

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



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

North

2 ♣  
3 NT

East

Pass  
Pass

South

1 NT  
2 ♥  
Pass

You have 12 points and a 4-card ♠ suit. To find a possible 4-4 fit you bid 2 ♣, the Stayman convention. Partner bids 2 ♥.

You have 12 points and a 4-card ♠ suit. To find a possible 4-4 fit you bid 2 ♣, the Stayman convention. Partner bids 2 ♥.

You were hoping for a ♠ response, but so be it. You now bid 3 NT, knowing partner will correct to 4 ♠ if he was 4-4 in the Majors, or pass if he doesn't have 4 ♠s. He passes.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT.

East leads the ♣ K, West follows with the ♣ T. Do you hold up or not?

It makes no difference whether you hold up or not, (unless their ♣s are 7-2), so go ahead and take the first trick.

Either the ♥ Q or the ♠ J MIGHT become your ninth trick.

If you try either finesse and it wins you will make your contract. If you try either finesse and it loses you will be set immediately with ♣s. Each finesse is a 50% shot.

Is there anything you can do to improve your chances?

Of course - otherwise the question wouldn't have been asked! You can combine two chances. Obviously you cannot take both finesses, but you can try to drop the ♠ Q in two pulls, and if she doesn't drop you still have the ♥ finesse to fall back on. So win the ♣ A, play 4 ♦ winners and the ♠ A K, then see whether you have to try the ♥ finesse.

But if she hadn't, you'd still have a 50% chance in ♥s.

**Deal 11**

South Deals  
None Vul

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

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



♠ Q 9 5  
♥ 10 9 8 4 2  
♦ K 8  
♣ 10 5 4

15  
6 5  
14

♠ A 7 3  
♥ J 6  
♦ A J 7 6 2  
♣ A 6 3

West	North	East	South
------	-------	------	-------

Pass	3 ♣	Pass	1 NT
Pass	6 ♣	Pass	4 ♣
Pass			Pass

6 ♣ by North

Lead: ♥ 10

You are thinking slam; your first step is a jump to 3 ♣.

Partner says 4 ♣; what do you bid?

You are thinking slam; your first step is a jump to 3 ♣.

Partner says 4 ♣; what do you bid?

With partner agreeing ♣s, one possibility would be for you to cue-bid your ♥ A. Another would be just to bid 6 ♣. You choose the second approach.

West plays low and you win the ♥ Q.

Your best chance at another winner is the ♦ suit. East MAY have both the ♦ K Q, if not you will have to establish the suit.

At trick 2 pull just one round of trumps with the ♣ K. Then play a small ♦, finessing the ♦ J when East plays low. West takes the ♦ Q and returns the ♠ J.

Go up with your ♠ K, you may need the entry to dummy later. Pull one more trump with the ♣ Q, then play a small ♦ to dummy's ♦ A. Ruff a ♦ with a high trump, East discarding.

Enter dummy with the ♣ A, pulling East's last trump as you do, and ruff one more ♦, establishing the fifth ♦. Enter dummy with the ♠ A and discard your losing ♠ on the good ♦.

If the suit splits evenly perhaps you can be a little sloppy and still get by.

But in cases like this one, with a 4-2 split, you cannot afford to waste an entry too early.

**Deal 12**

South Deals

None Vul

♠ Q J 9 8

♥ K J

♦ Q 9 8 5

♣ Q J 3

15  
12 9  
4

West

Pass

Pass

2 ♥ by South

Lead: ♠ Q

♠ A 10 5 2

♥ 8 6

♦ A K 3

♣ A 9 6 2

W N  
S E

♠ 6

♥ A 7 5 3 2

♦ 7 6 4 2

♣ 8 5 4

North

2 ♦

Pass

East

Pass

Pass

South

1 NT

2 ♥

♠ K 7 4 3

♥ Q 10 9 4

♦ J 10

♣ K 10 7

This situation comes up a lot. You don't have enough points to advance partner's 1 NT opening, but you have a "long suit" that might play better than notrump. If "long suit" is 6 ♥s or 6 ♠s then pretty clearly you should transfer partner to that suit and then pass. But with only 5 of the Major it is tougher to say that 1 NT would be an inferior contract. Here's a suggestion - with fewer than 9 points and a 5-card Major, transfer to that suit when you have a singleton or void, otherwise pass 1 NT. So here you bid 2 ♦ and partner says 2 ♥.

This situation comes up a lot. You don't have enough points to advance partner's 1 NT opening, but you have a "long suit" that might play better than notrump. If "long suit" is 6 ♥s or 6 ♠s then pretty clearly you should transfer partner to that suit and then pass. But with only 5 of the Major it is tougher to say that 1 NT would be an inferior contract. Here's a suggestion - with fewer than 9 points and a 5-card Major transfer to that suit when you have a singleton, pass with no singleton. So here you bid 2 ♦ and partner says 2 ♥.

Of course you pass, that was the whole point of the transfer.

The contract would be 2 ♥ played by South.

To make North the declarer ROTATE.

North plays 2 ♥. East leads the ♠ Q, West playing the ♠ 7.

We will all agree that you win the first trick with your ♠ A.

In suit contracts it is usual to count losers. Sometimes in low level suit contracts it makes things clearer if you count winners. Here you have 4 high card winners in your hand plus the Ace of trumps in dummy.

Your plan will therefore be to make as many of dummy's small trumps as you can.

At trick 2 ruff a ♠ in dummy. Pull one trump with the ♥ A. Play a ♣ back to your ♣ A and ruff another ♠.

Got the idea? Play a ♦ to your ♦ K and ruff your last ♠ in dummy. Then play the ♦ A. If you've been counting you have taken the first 8 tricks. A good thing, too, because you aren't going to take any more.

Here is an example of when that principle is NOT correct; when you need to get several ruffs with small trumps.

**Deal 13**

North Deals  
None Vul

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

20  
9 5  
6

West

Pass  
Pass  
Pass

4 ♠ by North  
Lead: ♦ Q

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



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

North

2 NT  
3 ♥  
4 ♠

East

Pass  
Pass  
Pass

South

3 ♣  
3 NT  
Pass

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

Partner's 3 ♣ bid is Stayman; with 4 cards in both Majors you respond 3 ♥. Partner now bids 3 NT. What do you bid?

Partner's 3 ♣ bid is Stayman; with 4 cards in both Majors you respond 3 ♥. Partner now bids 3 NT. What do you bid?

Partner would not use Stayman unless he held a 4-card Major suit himself. Since he didn't like your ♥s it follows that he must have 4 ♠s.

So you correct the 3 NT contract to 4 ♠.

If you had left it in 3 NT you'd have 8 top tricks and a ♠ finesse for 9.

But you're in 4 ♠.

If you can guess the ♠ Q your problems are over. But just in case you dislike those 50% guesses, try to find a better Plan.

Another possibility is that a defender holds either a singleton or doubleton ♠ Q so you can pick up the suit by leading ♠ A K. This is smaller than a

50% chance.

But there is more to the odds than that. Suppose you try the second possibility and play off both the ♠ A and ♠ K but the ♠ Q does NOT drop. You are still not dead! You just leave the ♠ Q out there and start on ♥s. As long as the defender who holds the ♠ Q has at least 3 ♥s he will be unable to ruff until after you have discarded dummy's ♦ loser.

The extra chance makes this Plan your best hope.

to see which plan works.

You could have gone down easily by playing East for the ♠ Q.

Or you could have made it whoever held the ♠ Q by using the "improved" plan.

**Deal 14**

East Deals

None Vul

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

8  
 8 15  
 9

West

Dbl

2 ♥× by South

Lead: ♠ J

♠ K 8 7 3

♥ 5

♦ K Q 9 4 2

♣ 9 4 3

W N  
 S E

♠ 9 4 2

♥ A Q 8 7 4 2

♦ 6

♣ K 7 5

North

Pass

East

1 NT

Pass

South

2 ♥

Pass

Sometimes the opponents make overcalls which disrupt the smooth flow of your side's bidding. You and your partner need to have ways of dealing with these disruptions. One possibility is the lebensohl convention which is used a few times in these To Deals. There are lots of other methods out there, and you may not care for lebensohl. One of the big reasons we use it is that it includes a penalty double - some other methods use the double for other reasons.

So, in lebensohl an immediate double of their overcall of partner's 1 NT opener is for penalties. Just like this one - punish them if they dare try to disrupt your bidding!

To see all the hands

This is the only Deal like this out of the To.

No Declarer Plan for you to make, no tricks to look for.

Just play through the deal as you think it might go

and see how many tricks you can set South. Enjoy.

**Deal 15**

North Deals  
None Vul

♠ 10 7 4 2  
♥ A 5 4 3  
♦ J 4  
♣ 10 8 2

16  
5 3  
16

West	North	East	South
	1 NT	Pass	4 NT
Pass	6 NT	Pass	Pass
Pass			
6 NT by North			
Lead: ♥ J			

♠ K Q J 8

♥ K Q

♦ A 6 5

♣ J 7 6 3



♠ A 6

♥ 9 7 2

♦ K 10 8 3

♣ A K Q 5

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

Partner's 4 NT bid is not Blackwood, it is the Quantitative 4 NT. He is unsure whether to bid 6 NT or not, so is inviting you to do so.

With 15 points you are supposed to pass. With 17 points you are supposed to bid 6 NT. Wouldn't you know it, 16 points. Today you feel bold, so you say 6 NT.

West plays the ♥ A and returns the ♥ 3.

Winner List: ♠ = 4 : ♥ = 1 : ♦ = 2 : ♣ = 4 :: Total = 11

One trick is already lost and at first glance it looks like your only slim chance will be for the ♦ Q J to fall doubleton.

But a dummy has a very important card, the ♥ 9. You know from the opening lead that East holds the ♥ T, so if he happens to hold the only guard in ♦s you will be able to squeeze him in the red suits.

You don't even have to do anything special. Play your 4 ♣ winners, then 3 ♠ winners.

Now play the ♠ J and watch East's discard. If he throws the ♥ T dummy's ♥ 9 will become a winner. If he doesn't throw the ♥ T then you know dummy's ♥ 9 is worthless so discard it and hope the ♦s are good.

to see.

But not always. Sometimes they just happen, like this one. You were really hoping for the ♦ Q and ♦ J to fall and you fell into the squeeze instead.

**Deal 16**

North Deals  
None Vul

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

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



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

16  
3 10  
11

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

West	North	East	South
	1 NT	2 ♠	3 ♥
Pass	4 ♥	Pass	Pass
Pass			
4 ♥ by South			
Lead: ♠ 10			

When partner opens 1 NT, interference can easily gum up your smooth bidding sequences. Playing the lebensohl convention, your 3 ♥ bid shows a 5-card suit and is forcing to game.

It doesn't always work out so well, but here partner had an easy 4 ♥ bid.

Whatever you play, East takes the ♠ A K J and then plays a small ♣. West started with just one ♠.

Don't let that Question Mark by the ♥ losers mislead you - if you are going to make this contract you cannot lose a ♥ trick at all! Is there any hope?

The odds aren't good, but you actually have TWO possibilities for success. If West holds the singleton ♥ K, you can play a small ♥ to dummy's ♥ A, dropping the ♥ K, then finesse East out of his ♥ J. Or, if East holds the singleton ♥ J you can play your ♥ Q, finessing West for the ♥ K and at the same time smothering East's ♥ J.

Which basket will you put your eggs into?

The answer is simple Bridge math! East started with 6 ♠s leaving him 7 cards outside the ♠ suit. West started with just 1 ♠, leaving him with 12 cards outside the ♠ suit. Obviously East is much more likely to have a singleton ♥ than West.

So you win the ♣ A in your hand, play the ♥ Q and let it ride if West does not cover.

Then you to see how things turned out.

But to tell the truth, the Bridge math wasn't really complete. Distribution-wise it was just fine, but there is also the question of strength.

The fact that East overcalled makes it more likely that he holds more high cards than West, and this skews the odds toward East holding the ♥ K.

But think about it. If East does in fact hold the singleton ♥ K, and if you cleverly drop it by playing dummy's ♥ A it won't help you. You will then have to lose a trick to West's ♥ J.



**Deal 17**

North Deals  
None Vul

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

17  
5 8  
10

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♠	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♦ Q			

♠ K J 4 2

♥ K 5

♦ A K 6

♣ K 9 7 4



♠ A Q 6

♥ 8 7 4 3

♦ 8 3

♣ A 10 8 2

♠ 10 8 5

♥ A 6 2

♦ Q J 10 7 5

♣ J 6

In response to partner's Stayman bid you show your 4-card ♠ suit. Partner now bids 2 NT. What do you say?

In response to partner's Stayman bid you show your 4-card ♠ suit. Partner now bids 2 NT. What do you say?

Partner had ♥s, not ♠s. His 2 NT bid is invitational, 9-10 points, so with 17 points you say 3 NT.

You need one more winner. Although the ♥ K is a possibility, there is a real danger of losing 4 tricks in the suit if East holds the ♥ A.

A much better idea is to try to establish a ♣ trick, a suit where you hold 8 cards.

You must give up one ♣ trick in order to establish a winner there. It is important that you give up that ♣ trick to East. West is the Danger hand because if he wins a ♣ he might lead through your precarious ♥ K. So win the first trick, enter dummy with a ♠ honor, and play a small ♣, finessing the ♣ 9 when West plays low.

East wins the ♣ J, but you win the game. East cannot profitably play ♥s, so he will probably continue with another ♦. But since the ♣ Q will now drop under the ♣ A K you have your ninth trick.

The key is your ability to choose which defender you want to duck the trick into.

**Deal 18**

South Deals

None Vul

♠ 10 5

♥ A J 9 6 2

♦ 10 7 5 4

♣ J 8

16  
6 6  
12

West

Pass

Pass

Pass

3 NT by South

Lead: ♥ 6

♠ A 4 3

♥ K 7 3

♦ K Q 2

♣ A 10 7 2



♠ K 8 6 2

♥ Q 8

♦ A 8 3

♣ K 5 4 3

North

2 ♣

3 NT

East

Pass

Pass

♠ Q J 9 7

♥ 10 5 4

♦ J 9 6

♣ Q 9 6

South

1 NT

2 ♦

Pass

With 12 points and a 4-card Major suit you automatically use Stayman; bid 2 ♣. Partner responds 2 ♦.

With 12 points and a 4-card Major suit you automatically use Stayman; bid 2 ♣. Partner responds 2 ♦.

You have plenty of points for game; with no 4-4 Major suit fit you bid 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♥ 6.

First big decision. Which ♥ do you play from dummy?

The Rule of Eleven tells you there are 5 ♥s in South, West and North which are higher than the ♥ 6. You and dummy hold 4 of them so you can place West with just 1. The missing high cards are ♥ A J T 9. Elementary, Watson; West must hold the ♥T because from ♥ A J T 6, ♥ A T 9 6 or ♥ J T

9 6 East would NOT have led the ♥ 6. So your first smart move is to play dummy's ♥Q, which holds the trick. What next?

You need to find one more winner and your best chance is the ♣ suit. You will need a 3-2 split in the suit, but you must establish the ♣ winner without letting West get the lead. West is the Danger Hand because he can play a ♥ through your ♥ K 7. Therefore it would be unwise to play ♣ A, ♣ K, then another ♣ because West is very likely to be the one with 3 ♣s.

Did you get it? Play a small ♣ toward your hand and put on the ♣T if West plays low. You don't expect the ♣T to win the trick, it is more of a duck than a finesse. East takes this with his ♣J but he can do you no harm. If he continues with ♥s your ♥ K will be a second stopper. If he plays any other suit you will scamper home with your 9 tricks, which of course now include those 3 ♣s.

But what if West had figured out what you were going to try and played his ♣ Q when you led from dummy?

He would have been very, very sorry. You would have had no choice but to win the trick, and when East's ♣ J fell on the next trick you would have all 4 ♣ tricks!

**Deal 19**

North Deals  
None Vul

♠ K 6 4  
♥ Q 10 4  
♦ 9 6 5  
♣ 10 7 5 2

17  
5 10  
8

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♦	Pass	2 ♥
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♦ Q			

♠ 9 8 3

♥ 7 3

♦ A K 4 2

♣ A K Q J



♠ J 7 5 2

♥ A K 9 8 5

♦ 7 3

♣ 8 3

♠ A Q 10

♥ J 6 2

♦ Q J 10 8

♣ 9 6 4

In response to partner's Stayman bid you bid 2 ♦ to indicate no 4-card Major. Partner now bids 2 ♥. What do you say?

In response to partner's Stayman bid you bid 2 ♦ to indicate no 4-card Major. Partner now bids 2 ♥. What do you say?

Partner's bid shows 5 ♥s, and by inference, 4 ♠s. Your hand does not provide an 8-card fit in either Major, so with 17 points you say 3 NT.

You need one more winner and without question it must come from the ♥ suit.

Your problem is finding dummy entries, all dummy has is the ♥ A K.

You must find the ♥s split 3-3. You must also duck a ♥ to keep a valuable entry. Win the ♦ and play the ♥ 7, ducking in dummy.

West will win the ♥ and return a ♦ which you win in your hand. You now play your last ♥ to dummy, and if the suit was originally 3-3 you will win 4 ♥ tricks.

to see whether you made the game or not.

Of course you'd look pretty stupid to have those 2 ♥ winners in dummy and no way to reach them.

So you use the duck instead.

**Deal 20**

South Deals  
None Vul

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

20  
9 7  
4

West

Pass  
Pass  
Pass

4 ♠ by South  
Lead: ♥ Q

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



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

North

3 ♥  
4 ♠

East

Pass  
Pass

South

2 NT  
3 ♠  
Pass

With your 6-card Major suit you naturally use a transfer; bid 3 ♥. Partner responds 3 ♠.

With your 6-card Major suit you naturally use a transfer; bid 3 ♥. Partner responds 3 ♠.

Partner has at least 20 points so you bid 4 ♠.

The contract would be 4 ♠ played by South.

To make North the declarer ROTATE.

North plays 4 ♠. East leads the ♥ Q and West plays ♥ 4.

You win the first trick with your ♥ A. By doing this you leave East in the dark about who holds the ♥ K. If you had instead won with the ♥ K East would have known you held both honors since West would have played the ♥ A if he held it.

You have 2 losers to get rid of and the good news is that you can establish 2 ♦ winners pretty easily. So do you start pulling trumps now?

No, stay away from trumps for now. You might have to lose the lead twice in trumps, and the first time they get the lead they will play another ♥ and expose the loser in that suit. Then, the next time they get the lead they will take their ♥ winner. You need to get rid of that ♥ loser BEFORE you start on trumps.

Play a small ♦ to the ♦ K. West will take this and play another ♥ to your ♥ K. Play your ♦ Q and discard dummy's ♥ loser. Now you might just as well ruff that ♥ in dummy, (with the ♠ 7 to be safe), and play trumps from that side. It turns out that East has both high trumps but you don't care because dummy's ♣ loser can be dumped on your ♦ J.

Did you notice that if the opening lead had been a ♣ instead of a ♥ you would have used the same technique?

**Deal 21**

North Deals  
None Vul

♠ Q 7 6 2  
♥ J 9 5  
♦ K J 9 7  
♣ Q 10

♠ A K 3  
♥ 10 6  
♦ A 6 5 2  
♣ A 8 5 4



♠ 10 9 8 4  
♥ Q 8 2  
♦ Q 10  
♣ K J 9 7

15  
9 8  
8

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

West	North	East	South
	1 NT	Pass	2 ♦
Pass	2 ♥	Pass	2 NT
Pass	Pass	Pass	
2 NT by North			
Lead: ♠ 10			

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.  
Partner now bids 2 NT. What do you say?

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.  
Partner now bids 2 NT. What do you say?

Partner is describing an invitational hand (9-10 points) with a 5-card ♥ suit. With a bare 15 points and doubleton ♥ you just pass.

You try dummy's ♠ J hopefully, but West puts on the ♠ Q.

You must find two more winners. And you have very little to work with. In fact, the only real chance you have is to establish dummy's ♥ suit.

You must find the ♥s split 3-3. Even then, with no entries in dummy outside the ♥ suit you cannot afford to play ♥ A K followed by a third one. True, the suit would be established, but you could never get to it.

So you win the first trick with your ♠ K, then play a ♥, ducking in dummy.

An opponent will win the ♥, but whatever they return you win one of your Aces. Then play your last ♥ to dummy. If the suit splits you will make 4 ♥ tricks to go with your 4 other top honors.

But if you had not made the correct plan your good fortune would have been wasted.

**Deal 22**

South Deals

None Vul

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

15  
7 6  
12

West

Pass

Pass

3 NT by South

Lead: ♠ 6

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N  
S E

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

North

3 NT

East

Pass

South

1 NT

Pass

You don't have enough points to be thinking about slam and you don't particularly want to play 5 ♦. So you bid 3 NT and everybody passes.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ 6; West plays the ♠ J.

Your immediate problem is whether or not to hold up. ???

There is some merit in a holdup. West is likely to have just 2 ♠s, so a holdup would exhaust his cards in the suit. If he later got the lead he would have no ♠s. On the other hand, West might well switch to ♣s, and that would certainly be unwelcome. Finally, if you do win the first ♠ you have another stopper if you can prevent West from getting the lead. So win the first trick with the ♠ K. Notice that by winning with the ♠ K you keep East in the dark as to whether you or West has the ♠ Q.

You need just one more trick, and either red suit might split 3-3. So is that your plan? Lead out red winners and hope?

Truthfully, that wouldn't be a terrible plan. The chance of a 3-3 split in a suit is about 36%. But since you need either of two 36% chances that comes to almost 60% (if you aren't Math oriented don't worry about it, you can trust me).

There's a safer approach though; remember you only need 4 ♦ tricks, not 5.

There is a wonderful "safety play" that will practically guarantee your contract. Enter dummy with a ♥, then play a small ♦ toward your hand and finesse with your ♦T! East may win with the ♦J, but even if he does he is the Safe Hand and cannot play a ♠ without giving you a trick. And whatever else he could play you would win and make 4 ♦ tricks. In the actual Deal the ♦ finesse actually works and you make all 5 tricks in the suit.

**Deal 23**

North Deals  
None Vul

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

15  
5 8  
12

West

Pass  
Pass  
Pass  
Pass

4 ♠ by North  
Lead: ♣ A

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



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

North

1 NT  
2 ♥  
4 ♠

East

Pass  
Pass  
Pass

South

2 ♣  
3 NT  
Pass

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

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

Partner denies having 4 ♥s so obviously he must hold 4 ♠s. You therefore correct the contract to 4 ♠, your known 4-4 Major fit.

East takes two top ♣s, then leads the ♥ J.

There are lots of possibilities for getting rid of one loser. The ♠ Q might drop, or she might be in the East hand, finessable. The ♥s might split 3-3, providing for the discard of a ♦ loser. East might hold the ♦ Q so that finesse works.

Suppose you win the ♥ in your hand and try the ♠ finesse. If West has the ♠ Q you will then have to find the ♥s splitting, which is not likely, or the ♦ Q in the East hand.

A better plan would be to shun the trump Queen finesse entirely. Play the ♠ K, then ♠ A. If the ♠ Q falls then pull the last trump and you are home free.

If the ♠ Q DOESN'T fall, play your other two ♥ winners. When West discards on the last ♥ you exit with a small trump to a defender's ♠ Q.

If East wins the ♠ you will just have to depend on the ♦ finesse. But if West takes the trick he will be endplayed, having to give you a ruff/sluff in ♣s, or lead into dummy's ♦ K J.

**Deal 24**

South Deals

None Vul

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2



♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

16  
8 8  
8

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

West

North

East

South

Pass

2 ♣

Pass

1 NT

Pass

2 NT

Pass

2 ♦

Pass

Pass

Pass

3 NT

3 NT by South

Lead: ♠ 10

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

You are still in game-invitational range, but now you invite partner with 2 NT. He replies 3 NT and that ends the bidding.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠T. You cross your fingers and put on dummy's ♠J. No good, West covers with the ♠Q and you are forced to take your ♠K at the first trick.

Not only do you need 3 more winners, you need to get them without losing the lead because the instant you lose the lead East will take all his ♠

winners. You can HOPE that will only be 3 of them but you can't depend on it.

The ♣ suit is your only hope. If West holds the ♣K you can finesse him out of it. However, if he has ♣K x x and refuses to cover your ♣J, you will have to have a second entry to dummy to cash the good ♣s.

As it happens, you do have two entries, the ♥A and ♥Q! You just have to sacrifice your ♥K to use them both. At trick 2 play your small ♥ to the ♥Q. Play the ♣J, letting it ride when West plays low. Play a small ♣ to your ♣Q. Play the ♣A, dropping West's ♣K. And finally, play your ♥K to dummy's ♥A so you can enjoy cashing those two good ♣s.

You sacrifice one sure ♥ winner to create a second dummy entry which creates two ♣ winners.



**Deal 25**

North Deals

None Vul

♠ 7 5 2  
♥ Q J 9 4  
♦ 8 5 4  
♣ A 8 5

16  
7 6  
11

♠ A Q 10 8

♥ A 2

♦ K 10 9

♣ Q J 10 4



♠ J 9 4

♥ 8 7 5

♦ A Q J 2

♣ K 6 3

♠ K 6 3

♥ K 10 6 3

♦ 7 6 3

♣ 9 7 2

West

North

East

South

1 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by North

Lead: ♥ 3

Partner has about 11 points and he has no 4-card Major suit.

He thinks 3 NT would be a good spot. You have no reason to disagree so you pass.

West plays the ♥ J and you duck, hoping he will switch to any other suit! But of course he doesn't; he continues with the ♥ 4.

You need three more winners. You can get them in ♣s by just driving out the ♣ A. The danger is that EW might win the ♣ A and 4 ♥ tricks. Or, you can get them in ♠s if West holds the ♠ K, a 50% chance.

You should try to avoid 50% chances when you have something better. Consider the chance that EW will actually be able to win 4 ♥ tricks if you give them the lead with the ♣ A. In particular notice that you were dealt the ♥ 2! If East's ♥ 3 is a fourth down lead then he cannot have anything smaller and the ♥s are splitting 4-4.

Knowing they can only take 3 ♥ tricks makes it safe for you to drive out the ♣ A.

So win the ♥ A and drive out the ♣ A. They will take their 2 ♥ tricks next. If West then leads a ♠ DO NOT FINESSE. Take your nine tricks and run.

While the answer may depend on the opponent, usually you should take their opening lead at face value. After all, their main goal is to give information to their partner, not to deceive you.

**Deal 26**

South Deals  
None Vul

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

14  
9 6  
11

West

Pass  
Pass  
Pass

4 ♥ by South  
Lead: ♠ Q

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



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

North

2 ♦  
4 ♥

East

Pass  
Pass

South

1 NT  
2 ♥  
Pass

Who knows whether you should use a transfer or just bid 4 ♥ yourself. Assume you decide on the transfer and bid 2 ♦. Partner bids 2 ♥ (of course). What do you say now?

Who knows whether you should use a transfer or just bid 4 ♥ yourself. Assume you decide on the transfer and bid 2 ♦. Partner bids 2 ♥ (of course). What do you say now?

Naturally you go ahead and bid 4 ♥, the final contract.

The contract would be 4 ♥ played by South.

To make North the declarer ROTATE.

North plays 4 ♥. East leads the ♠ Q and West follows with the ♠ 9.

You win the first trick with the ♠ A.

The loser count is very confused, but that ♣ suit is not confused at all. You want to be able to run the ♣s so your plan is to play the ♥ A K, and if both defenders follow go ahead and knock out the last

♥ so they can't ruff your ♣ tricks.

Unfortunately when you play ♥ A K, East plays the ♥ Q, then discards a ♠.

You may think you should change your plan but you should go right ahead with it. West has two master trumps, but dummy still has 4 small ones. So play a ♥ to force out West's ♥T. He will no doubt play another ♠ and force dummy to ruff. No problem, knock out West's final ♥ and dummy will still have one tiny trump left. When you get back in you can run the ♣s unimpeded.

The exception is when you have a long suit you wish to run and you can't stand to have the running stopped by a ruff.

This Deal is unusual in that there are two master trumps, but the principle is the same.

**Deal 27**

North Deals

None Vul

♠ Q J 9 5 3

♥ K 4 3

♦ K 8 2

♣ 10 4

17  
9 10  
4

West

Pass

Pass

3 ♣ by North

Lead: ♥ J

♠ A 7 4

♥ A 8 5 2

♦ Q 10 9 4

♣ A K



♠ 8 2

♥ Q 9

♦ J 7 3

♣ J 9 8 6 3 2

North

1 NT

3 ♣

East

Pass

Pass

South

2 ♠

Pass

♠ K 10 6

♥ J 10 7 6

♦ A 6 5

♣ Q 7 5

The 2 ♠ bid is used as a transfer to 3 ♣.

If you don't use this in your system, just consider this hand; you might decide to incorporate it. So you bid 3 ♣ and everybody passes.

East leads the ♥ J.

You play dummy's ♥ Q hopefully, but West plays the ♥ K.

That is one loser too many. The ♣ Q MIGHT drop . . . but she won't. There are no finesse positions. So you are going to have to establish a winner somewhere to discard dummy's small ♠.

Do you see it? The ♥ 8. Take the ♥ A. Then play your ♣ A K. As predicted, the ♣ Q doesn't fall. Then play a small ♥ to dummy's ♥ 9. Of course East will take the ♥ T, but now your ♥ 8 is high.

As soon as you get the lead you play the ♥ 8 and discard dummy's ♠ 2.

The real reason for covering was so you could

establish the ♥ 8 by force.

Suppose you had not played the ♥ Q to trick one. West would have withheld the ♥ K and you'd have had to take your ♥ A. Later West would have taken dummy's ♥ Q with his ♥ K, then played a small ♥ through your ♥ 8 to East's ♥ T 7.

**Deal 28**

South Deals

None Vul

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

17  
6 2  
15

West

Pass

Pass

Pass

6 ♠ by South

Lead: ♣ Q

♠ Q 10 8 5

♥ A Q 7

♦ K Q 9 2

♣ A 6

W N  
S E

♠ A K J 7 3

♥ 8 4 3

♦ A 5 4

♣ K 9

North

2 ♥

6 ♠

East

Pass

Pass

South

1 NT

3 ♠

Pass

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

You could either use a transfer or you could jump to 3 ♠. You decide on the transfer and bid 2 ♥. Partner jumps to 3 ♠! What do you say now?

You could either use a transfer or you could jump to 3 ♠. You decide on the transfer and bid 2 ♥. Partner jumps to 3 ♠! What do you say now?

The 3 ♠ bid is a "Super-accept", showing a maximum 1 NT opener, 4 ♠s and a doubleton. In other words, partner's hand has revalued to 18 points. So you bid 6 ♠ (or you could ask for Aces instead).

The contract would be 6 ♠ played by South.

To make North the declarer ROTATE.

North plays 6 ♠. East leads the ♣ Q, West follows with the ♣ 2.

You win the first trick with the ♣ A in your hand.

There are two obvious possibilities for avoiding the ♥ loser. You could finesse West for the ♥ K; this is a 50% chance. The ♦s could split 3-3; this is

a 36% chance.

In fact, your chances are better than either of those percentages because you can try the ♦s first, and if they DON'T split you can then try the ♥ finesse.

Pull trumps; East shows up with 3 trumps. Play the ♦ K, then a small ♦ to dummy's ♦ A. On this trick East follows with the ♦ T.

Your contract just became a sure thing! Play the ♣ K to strip both your hands of ♣s. Lead dummy's last ♦, and when West plays low, finesse the ♦ 9. If the finesse wins, discard a ♥ from dummy on your good ♦. But if the finesse loses to East's ♦ J, he will be endplayed and have to lead a ♥ into your ♥ A Q or give you a ruff/sluff with a ♣. And on top of that your fourth ♦ will be good.

But imagine that the ♦ J is transposed to the East hand. He wins that ♦ trick but must give you the contract with his return.

**Deal 29**

North Deals  
None Vul

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

15  
3 13  
9

West

Pass

3 NT by North

Lead: ♥ K

♠ A K 6

♥ A 10 3

♦ A 8 2

♣ 10 9 7 4



♠ 8 7 3

♥ 6 2

♦ 7 5 4

♣ A K Q 5 3

North

1 NT

Pass

East

2 ♥

Pass

South

3 NT

Partner's jump to 3 NT is a lebensohl method.

He is describing a hand with which he would have bid 3 NT if there had been no overcall. But he is warning you that he DOES NOT HAVE a ♥ stopper!

Since you DO have a ♥ stopper you decide to pass and play 3 NT.

You hold up your ♥ A until the third round.

You need two more winners. Barring a 4-0 ♣ split your two extra winners will be the ♣ 5 and ♣ 3.

So after winning the ♥ A, you play a ♣ to dummy's ♣ Q and breathe a sigh of relief when both defenders follow suit.

UhOh. Surely you didn't play your ♣ 4 to dummy's ♣ Q???

If you did then just look at the situation now. If the ♣ J doesn't fall on the next trick the suit will

be blocked. Now go back in time and play the ♣ T to dummy's ♣ Q.

That's better. Now under the ♣ A K you can unblock the ♣ 9 7, which will leave you with the ♣ 4 to slip under dummy's ♣ 5.

**Deal 30**

South Deals

None Vul

♠ 10 8 7  
♥ 10 4  
♦ K 9 7 5  
♣ K 10 9 5

15  
6 9  
10

♠ A 4 2  
♥ A 6  
♦ A J 8 4 3  
♣ Q 7 2



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

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

West	North	East	South
			1 NT
Pass	2 ♥	Pass	2 ♠
Pass	4 ♠	Pass	Pass
Pass			
4 ♠ by South			
Lead: ♣ 10			

You decide to use a transfer so the lead will be into whatever holding partner has in the minor suits. You bid 2 ♥ and partner bids 2 ♠. What do you say now?

You decide to use a transfer so the lead will be into whatever holding partner has in the minor suits. You bid 2 ♥ and partner bids 2 ♠. What do you say now?

You are nowhere near strong enough to be thinking of slam so you bid 4 ♠.

The contract would be 4 ♠ played by South.

To make North the declarer ROTATE.

North plays 4 ♠. East leads the ♣T. West wins the ♣A. They continue ♣s and you ruff the third one in dummy.

Those losers are based on dummy's hand, not yours. You can figure them either way but it is usually easier to determine losers based on the long-trump hand. It's important to remember it in this Deal because the zero losers in ♥s assumes

you will ruff a ♥ in your hand.

Pull one round of trumps with dummy's ♠ K. Both defenders follow suit. Play the ♥ A, then ♥ 6 to dummy's ♥ K. On this trick East follows with the ♥T.

The Plan is still the same, you will ruff the ♥ in your hand, but you better be sure to ruff with your ♠ A. Aha! Your precaution pays off when East shows out of ♥s, but of course he cannot over-ruff your ♠ A.

When you are ruffing, ruff with as high a trump as you can afford.

Here, with only 2 trumps left out, you can afford the ♠ A.

**Deal 31**

North Deals  
None Vul

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

17  
8 5  
10

West

Pass

Pass

4 ♠ by North

Lead: ♣ 9

♠ Q J 4  
♥ A K 6  
♦ K Q J  
♣ J 5 4 3



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

North

1 NT

2 ♠

Pass

East

Pass

Pass

Pass

South

2 ♥

4 ♠

Partner's 2 ♥ bid is a transfer so you bid 2 ♠.  
Partner now bids 4 ♠ and you pass.

West takes the ♣ A, then returns the ♣ 7 on which  
East plays the ♣ 2.

Careful! Although it looks like only 3 losers you  
are in real danger of a ♣ ruff. It is almost certain  
that East has led a doubleton ♣ so if West can get  
the lead with either ♠ A or ♦ A they will get the  
ruff.

Fortunately your ♦s are solid and you do not need  
the ♥ Q as a winner.

So before playing any trumps play ♥ A K,  
discarding dummy's ♣ K. That's a lot of winners  
you are wasting but you can afford it.

Only then can you afford to play a ♠. West can win  
the ♠ A, but if he plays a ♣ dummy will be able to  
over-ruff East.

After you pull trumps you can drive out the ♦ A  
and claim the contract.

You had to get rid of dummy's singleton ♥ first - the fact that it was a winner should not affect your  
making the correct play.

**Deal 32**

East Deals

None Vul

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

0  
 13 12  
 15

West

Pass

Pass

3 ♣ by South

Lead: ♥ Q

♠ 5 3

♥ 7 6

♦ 10 5

♣ 9 8 6 5 4 3 2



♠ A 9 6

♥ 9 8 4 2

♦ A K 7 3

♣ K J

North

2 ♠

Pass

East

Pass

Pass

Pass

South

1 NT

3 ♣

♠ Q J 8 4

♥ A K 5

♦ 9 8 6 2

♣ Q 10

Many people play Jacoby Transfer convention. Not all of them play that an initial response of 2 ♠ asks partner to bid 3 ♣. You use that here and reply 3 ♣. Everybody passes.

South plays 3 ♣. West leads the ♥ Q. East takes the ♥ A K, then switches to the ♠ Q.

Instead of trying to estimate how many ♣ losers you may have, just tell yourself that you can only afford to lose one! Then you base your plan on that requirement.

You might as well win the ♠ A. You need to play the trumps from dummy and the easiest way to get there is to play ♦ A K, then ruff a ♦. Now play a ♣ from dummy and play what from your hand?

You may think it is a guess whether to play the ♣ K or ♣ J, but there is no guessing involved here. You must play the ♣ J because East cannot possibly hold the ♣ A. Just go back and look at the bidding again. The East hand failed to open the bidding in first seat. And since then you have seen the ♥ A K and the ♠ Q come out of the hand.

That's 9 points and the ♣ A would bring that total to 13. Since he passed it follows that he doesn't have the ♣ A. Of course he might or might not have the ♣ Q, you just have to hope for that card.

But good players don't forget, they use every bit of information they can get to help them make their contracts. That's why they make more contracts.



**Deal 33**

North Deals  
None Vul

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

21  
3 4  
12

West	North	East	South
	2 NT	Pass	4 NT
Pass	6 NT	Pass	Pass
Pass			
6 NT by North			
Lead: ♣ 9			

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



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

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

Partner's 4 NT bid is not Blackwood, it is the Quantitative 4 NT. He is unsure whether to bid 6 NT or not, so is inviting you to do so.

With 20 points you are supposed to pass. With 21 points you are supposed to bid 6 NT. The evaluations probably aren't that accurate, but at least you have an excuse to bid 6 NT.

West plays the ♣ J which you take with your ♣ K.

There are two places you might find your twelfth winner. You can finesse West for the ♠ Q; this is a 50% chance. Or, the ♦s might split 3-3; this is about a 40% chance.

If you try the ♠ finesse and it fails you will go down even if the ♦s are splitting 3-3.

If you play ♦ A, ♦ K then another ♦, a 4-2 ♦ split will defeat you even if the ♠ Q was with West.

Two chances are always better than one. The way to take both chances is to duck a ♦ at trick 2. Win whatever the defenders play next and then test

the ♦s. If they do split your last ♦ will be trick #12. But if they don't split you can still try the ♠ finesse.

to see.

**Deal 34**

South Deals

None Vul

♠ J 7 3

♥ K J 9

♦ Q J 10 4

♣ 8 5 2

17  
8 6  
9

West

Pass

Pass

Pass

3 NT by South

Lead: ♦ Q

♠ K 8 6 2

♥ 7 5

♦ A K 7

♣ A K 6 3



♠ A 9

♥ Q 10 6 3

♦ 8 5 2

♣ Q J 9 4

North

2 ♣

2 NT

Pass

East

Pass

Pass

Pass

South

1 NT

2 ♠

3 NT

With 9 points you have just enough to respond. And with a 4-card Major suit you should use Stayman so you bid 2 ♣. Partner duly replies 2 ♠. What do you say now?

With 9 points you have just enough to respond. And with a 4-card Major suit you should use Stayman so you bid 2 ♣. Partner duly replies 2 ♠. What do you say now?

You don't have a 4-4 ♥ fit, so you invite the notrump game by bidding 2 NT. Partner raises to 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT and East leads the ♦ Q. Should you win or hold up?

A pretty good argument against holding up could be that they might switch to ♠s. However, say you do in fact hold up and that East does in fact continue ♦s with West following suit.

Don't worry any more about the ♦s since there is nothing more you can do. Instead, worry about where that one more winner is going to come from. The answer will have to be: *from the ♥ suit*.

You might be tempted to take your 4 ♣ tricks right away, but avoid the temptation. The ♣ suit is your convenient transportation back and forth between hands.

You will have to lose at least 2 ♥ tricks in order to set up 1 winner, and by the time you do that the defenders will have established at least 1 more ♦ trick. What that means is that you cannot afford 3 ♥ losers. So how will you play the ♥s?

You should play East for the ♥ J plus one of the big ones. This is a better chance than playing him for both the ♥ A K. So play a ♥ toward dummy and insert the ♥ T when East plays low. West wins with the ♥ A and clears the ♦s. Play another ♥ toward dummy's ♥ Q. East can take his ♥ K and cash his ♦ winner but dummy's ♥ Q will be your ninth trick.

East could hold both the ♥ A and ♥ K, in which case leading toward dummy's ♥ Q would be the winning play.

East could hold EITHER ♥ A J x OR ♥ K J x in which case finessing dummy's ♥ J would be the winning play. This is the more likely distribution of the two.

**Deal 35**

West Deals

None Vul

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

14  
 14 1  
 11

West

1 ♥

Pass

3 NT by North

Lead: ♥ 8

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

N  
 W E  
 S

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

North

1 NT

Pass

East

Pass

Pass

South

3 NT

♠ 6 4 2  
 ♥ 8 3  
 ♦ 9 7 4  
 ♣ J 10 7 4 3

You should not make a takeout double with three cards in their suit. A 2♦ overcall would be a reasonable choice. But with 15 points, balanced, and a stopper in ♥s a 1NT overcall is probably better.

Partner bids 3 NT.

As expected, East leads his partner's ♥ suit.

You need at least 4 ♦ winners.

If you play low from dummy on the ♥ lead West can win the ♥ K but this will give you an extra ♥ stopper. He could drive out dummy's ♥ A at trick 2, but you would then establish ♦s and make an overtrick!

But who said West would play another ♥ after winning the ♥ K? What if he wins the ♥ K and switches to ♠s? They might then win 3 ♠ tricks to go with their ♥ K and ♦ A.

Instead you should grab the first trick with dummy's ♥ A and start playing ♦s. West will take the ♦ A but you still have the ♠ A and ♥ Q as stoppers.

to see.

Don't give him the chance.

**Deal 36**

North Deals

None Vul

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

15  
5 14  
6

West

Pass

4 ♥ by South

Lead: ♠ 10

♠ K 6 3  
♥ A 10 5  
♦ A 7 6 2  
♣ A 7 5



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

North

1 NT

Pass

East

2 ♠

Pass

South

4 ♥

♠ A Q J 9 7 4  
♥ —  
♦ K Q J 3  
♣ J 8 3

You would really like to have a transfer bid in this situation, to make North bid ♥s.

But you don't have one, so you just bid 4 ♥ yourself.

You play low in dummy and West holds the trick. He continues the suit and East takes the ♠ Q and then plays the ♠ A.

You've already lost the 2 ♠s. If West has the ♥ K you might avoid a loser there. You don't have a winner on which to discard the ♣ loser.

If East has the ♥ K it will have to be a singleton to help you, so it is more logical to play West for the ♥ K. But if West does have the ♥ K it will do you no good to ruff East's ♠ A, West will over-ruff and you would still have that ♣ loser.

So do it this way instead. Discard the ♣ loser on East's ♠ A! Another ♠ from East won't hurt you since dummy would be able to over-ruff West. Whatever East plays you can win, then finesse

West out of his ♥ K.

for the full layout.

That was true, so instead you were able to discard it on a loser!

**Deal 37**

North Deals  
None Vul

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

20  
9 5  
6

West

Pass

3 NT by North

Lead: ♥ J

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

East

Pass

Pass

South

3 NT

You are the Dealer.

With 20 HCP and balanced distribution you should open 2 NT. Do not let the good 4-card ♠ suit sway you to anything else. Partner bids 3 NT and everybody passes.

You try the ♥ Q, but West plays the ♥ K.

You need 3 more winners and at least 2 of them must come from ♠s. Furthermore you don't want West to lead ♣s through your King. Your best hope is that West holds the ♠ K so you can finesse.

So you win the ♥ A and start thinking about dummy entries. Your obvious entries are the ♦ K and ♦ J. If West holds only two small ♠s with his ♠ K, then two entries will be enough. But what if West holds ♠ K x x x ? Can you find a third entry to dummy?

If the ♦s split 3-2 the answer is YES. Play the ♦ A, then lead your ♦ 8 to dummy's ♦ J. Watch carefully to see if both defenders follow to this

trick. They do. Play a ♠ to your ♠ T, which holds the trick. Play your ♦ Q to dummy's ♦ K. Finesse the ♠ again. Return to dummy by playing your ♦ 5 to dummy's ♦ 6, then finesse the ♠ one last time.

That would have been very unlucky.

If you played your ♦ 5 too early you would not have been able to enter dummy three times even when there was a 3-2 split. That would have been very unsmart.

**Deal 38**

South Deals

None Vul

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

21  
 5 8  
 6

West

Pass

Pass

3 NT by South

Lead: ♠ 4

♠ A Q 9

♥ A 6 4 2

♦ A 10 9 3

♣ A K

	N	
W		E
	S	

♠ K J 3

♥ J 8 3

♦ 7 4

♣ J 10 9 5 4

North

3 NT

East

Pass

South

2 NT

Pass

You have 6 HCP and a 5-card suit. Although you can't be sure, there is a good chance your hand will be useful to partner.

So you bid 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ 4. You play dummy's ♠ 3 and West contributes the ♠ 6.

Make a Plan then

You need two more winners. You can get them in ♣s, but only if you are careful.

After you unblock the ♣ A K you will go to dummy and play the ♣ J. Then, after the ♣ Q is driven out you will return to dummy for the two ♣ winners. That means you need TWO dummy entries.

Those two entries can only be the ♠ K and ♠ J. So you absolutely MUST win the first trick in your

hand with the ♠ A. Then play the ♣ A K. Over to dummy by playing ♠ 9 to ♠ J. Lead the ♣ J to drive out the ♣ Q. Win whatever they return and play ♠ Q to ♠ K to reach your two good ♣s.

You can only win 3 ♠ tricks however you play it, so you play to suit your entry needs.

**Deal 39**

North Deals  
None Vul

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

17  
8 6  
9

West

♠ A J 5  
♥ A 6 3  
♦ A K 6  
♣ J 10 9 2



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

North

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

East

South

1 NT

Pass

2 ♣

Pass

2 ♦

Pass

2 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by North

Lead: ♠ 6

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With a full 17 points you accept partner's game invitation and bid 3 NT.

East leads the ♠ 6 on which West plays the ♠ Q.

You need 3 more tricks, obviously coming from the ♣ suit.

But the burning question right now is what do you do at trick one. Do you win or hold up?

You should assume that East holds the ♠ K.

If you take the ♠ A right now your ♠ J 5 will provide a second stopper if it is East who gets the lead. However, if West gets the lead he will play through your holding and you may lose 4 ♠ tricks.

If you hold up you can expect West to play another ♠ through your ♠ A J and East will then establish the suit. However, in doing so he will remove any ♠ held by West.

The answer key lies in the ♣ suit. You will be finessing through East, so West is the only defender who can get the lead in ♣s. Therefore you must hold up on ♠s until the third round.

But, if you hold up your ♠ A until the third round, West will have no ♠ left when he wins the ♣ K.

**Deal 40**

North Deals

None Vul

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

17  
 6 10  
 7

West

Pass

Pass

Pass

4 ♠ by South

Lead: ♥ 5

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



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

North

1 NT

2 ♥

4 ♠

East

Pass

Pass

Pass

South

2 ♦

2 ♠

Pass

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2 ♦.

Partner says 2 ♥; what do you bid?

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2 ♦.

Partner says 2 ♥; what do you bid?

Now you show your other 5-card Major by bidding 2 ♠. This one hits the spot and partner raises to 4 ♠.

East takes the ♥ A and returns the ♥ 6 which West ruffs. West then plays the ♦ 2.

That's an odd way to show the second ♥ loser but you get the idea. You've lost 2 tricks already and it doesn't look like you can dodge the ♣ A. Soooooo, you cannot afford to lose a ♦ trick.

Take dummy's ♦ A and then play ♠ A, ♠ K, relaxing a little when both defenders follow suit both times.

Play your three high ♥s, discarding all three ♦s from dummy. Play your ♣ toward the ♣ K. West will no doubt grab his ♣ A but the rest will be yours, since you can ruff your ♦ loser in dummy.

But it was very very lucky that the ruffer happened to be the defender with three trumps!

That meant you could pull trumps with two pulls, leaving that one important one in dummy.



**Deal 41**

North Deals  
None Vul

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

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



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

16  
3 11  
10

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

West	North	East	South
	1 NT	2 ♥	3 ♦
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♥ Q			

Partner's 3 ♦ bid shows a 5-card suit and is forcing to game. While 5 ♦ is possibly the best contract your double ♥ stopper should sway you to 3 NT instead. This is the old "9 tricks are easier than 11" principle.

As expected, East attacks in his ♥ suit.

Even if West holds both black Queens, (not likely), you can only finesse your way to 8 tricks. Since you need 9 tricks you must establish the ♦ suit.

If East holds both the ♦ A and ♦ K then you are going down, because they will win the race to establish ♥s before you can establish ♦s.

But when the ♦ A and ♦ K are in different hands you have a good chance for success; it depends on West having no ♥ at the time he takes his ♦ winner.

So you should hold up on the first ♥ trick and win the second. If East started with 6 ♥s then West will be out. So whether he wins his ♦ trick first or

second he still won't be able to continue ♥s.

On the other hand, if East takes the first ♦ trick he can certainly drive out your last ♥ stopper. But then, when West takes HIS ♦ winner he will have no ♥.

Finally, if East had only a 5-card ♥ suit, good defense would beat you. But they have to be sure West wins the first ♦ trick, and they might slip up.

**Deal 42**

South Deals

None Vul

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

19  
 4 11  
 6

West

Pass

Pass

Pass

3 NT by South

Lead: ♠ 3

♠ J 9 6

♥ A 8

♦ A K 10 5 3

♣ A K 6



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

North

3 ♣

3 NT

East

Pass

Pass

South

2 NT

3 ♦

Pass

Partner's 2 NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3 ♣. Partner replies 3 ♦. What do you say now?

Partner's 2 NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3 ♣. Partner replies 3 ♦. What do you say now?

You don't have a 4-4 ♥ fit, so you bid 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ 3. Your first problem is which ♠ to play from dummy. That is an easy problem. If you play the ♠ K you might lose the first five or six tricks. If you play low you guarantee a ♠ stopper. West plays the ♠ A and returns the ♠ 7 to dummy's ♠ K. East plays the ♠ 2 on this trick.

You need 2 more winners, and you need to get them before you lose the lead because it appears

that East can cash 3 more ♠ tricks.

That means you need all 5 ♦ tricks. The good news is that the 5 missing ♦s will split 3-2 about two-thirds of the time. The bad news is that they will be 4-1 about one-third of the time. Can you protect yourself against a 4-1 break?

Maybe and maybe not. If East has ♦ J x x x there won't be anything you can do about it. But if West has this holding then you can succeed if you play your cards right.

*Did you like that "play your cards right" quip?* First play a ♦ to your ♦ K; both defenders follow. Next play a ♦ to dummy's ♦ Q. East discards a ♣. You are conveniently in dummy so you play dummy's last ♦ and West's ♦ J 9 are caught in a pincer movement by your ♦ A T 5.

Suppose your first ♦ play had been dummy's ♦ Q. You could make your contract if you play a small ♦ and finesse the ♦ T. But at that point you wouldn't know whether the ♦s were splitting evenly or not. You'd be risking defeat on a hand where everybody who played for the 3-2 split was making the contract.

By taking the SECOND ♦ trick with dummy's ♦ Q the 4-1 split is exposed at the right time.

**Deal 43**

North Deals  
None Vul

♠ 9 7  
♥ K 6 5 2  
♦ K Q 9  
♣ 10 7 4 2

21  
8 6  
5

West

Pass  
Pass

3 NT by North  
Lead: ♠ Q

♠ A K 6 3

♥ A Q

♦ A 10 7 5

♣ A 8 3



♠ 8 4

♥ J 10 9 7 3

♦ 6 4 2

♣ K J 5

North

2 NT

3 ♥

Pass

East

Pass

Pass

Pass

South

3 ♦

3 NT

Partner's 3 ♦ bid is a transfer; you dutifully reply 3 ♥. Partner now bids 3 NT. What do you say?

Partner has just a 5-card ♥ suit. He doesn't have 4 ♠s or he would have used Stayman.

With no 8-card Major fit you pass 3 NT.

East leads the ♠ Q on which West plays the ♠ 7.

You might get one more winner from the ♣ finesse, but basically you are going to have to establish dummy's ♥s.

You don't have the entries to think about going over to dummy to finesse the ♥ K, so you play the ♥ A then the ♥ Q, hoping a defender will grab their ♥ K and set up three ♥ winners in dummy.

But they allow your ♥ Q to hold the trick.

Now you are desperate. You need two entries to dummy, one so you can play ♥s to force out the ♥ Q, and another to enjoy the good ♥s. One of these entries will be the ♣ K and the second will

have to be the ♣ J. So you play a ♣ to the Jack and then you . . .

. . . to see if the finesse worked.

But don't get too smug. A lot of the plays work in these practice deals because they are set up to reward the correct Plan. In real life finesses only work half the time.

**Deal 44**

South Deals  
None Vul

♠ Q 10 7  
♥ K 9 8 2  
♦ J 10 8 2  
♣ Q 10

17  
8 8  
7

West

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



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

North

East

South

Pass

2 ♦

Pass

1 NT

Pass

3 ♥

Pass

2 ♥

Pass

Pass

Pass

4 ♥

4 ♥ by South

Lead: ♦ J

You have 9 points, an invitational strength hand. With 6 ♥s you transfer partner by bidding 2 ♦. Partner replies 2 ♥. What do you say now?

You have 9 points, an invitational strength hand. With 6 ♥s you transfer partner by bidding 2 ♦. Partner replies 2 ♥. What do you say now?

Remember, you have invitational strength, so even with a great trump suit you bid just 3 ♥. Partner puts it in game at 4 ♥.

The contract would be 4 ♥ played by South.

To make North the declarer ROTATE.

North plays 4 ♥. East leads the ♦ J and West plays the ♦ 9.

Losers are as seen from dummy, the long-trump hand.

You might get lucky in one of the black suits, but your best hope is that East holds the ♥ K.

You win the first ♦ and play a ♥ to dummy's ♥T, which wins the trick. You smile. Return to your hand with the other ♦, then play your last ♥ to dummy's ♥J, which wins the trick. But this time you don't smile because West discards! East still holds ♥ K 9 and you have no more ♥s to lead for a finesse. Does that finish you?

Never say die. Return to your hand with a black Ace and ruff a ♦ in dummy. Dummy's trumps are now ♥ A Q 6 and East still has ♥ K 9.

Back to your hand with the other black Ace and ruff another ♦ in dummy. Dummy's trumps are now ♥ A Q and East still has ♥ K 9. Play any black card from dummy, then sit back and wait for your two trump tricks!

The coup is accomplished by ruffing to shorten the trump holding so you won't have to play trumps from that holding.

Pretty much like this hand.

**Deal 45**

North Deals  
None Vul

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

20  
3 5  
12

West	North	East	South
	2 NT	Pass	4 NT
Pass	6 NT	Pass	Pass
Pass			
6 NT by North			
Lead: ♠ K			

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

	N	
W		E
	S	

♠ A 6 3  
♥ K Q 7 3  
♦ Q 8 7  
♣ J 7 2

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

Because of his 3-4-3-3 distribution, partner chose not to look for a ♥ fit. If he had opted for Stayman the contract would have turned out the same. The 4 NT response is quantitative, inviting you to bid 6 NT if you have a maximum.

You do. 6 NT.

You will have to make an early decision on whether to hold up or not.

Only one more winner is needed. You should play a low ♠ from dummy in the hope that East will lead the suit again, giving you a trick with your ♠ J (you know East holds ♠ Q). In fact, you should even give him some incentive to play another ♠ by dropping your ♠ 9, pretending to hold just the ♠ J 9. But East noticed his partner's discouraging ♠ 2 and switched to the ♣ 8.

You try the ♣ J but West plays the ♣ Q and you have to win with your ♣ K.

Your chances for success are slipping away and you are down to your last hope. Your ♠ J is a

threat that only East can guard against. If East also is the defender with long ♥s then he would also have to guard dummy's fourth ♥. In that case you could squeeze him. But there is one important play you must make for the squeeze to function.

You must play dummy's ♠ A to unblock so your ♠ J can be the threat you need. Then play the ♥ A, ♣ A and 5 ♦ winners.

If East has thrown the ♠ Q you win your ♠ J and dummy's two high ♥s. But since he probably held onto the ♠ Q you just play a ♥ to dummy and hope all three ♥s are winners.

to see if they are.

You were lucky it wasn't West with the 4 ♥s.

**Deal 46**

South Deals

None Vul

♠ 7 3

♥ 10 9 7 4

♦ K 7 6 5 4 2

♣ 10

♠ J 9 8 6 2

♥ Q 2

♦ A Q

♣ 8 7 4 3



♠ 10 5

♥ A K 6 5

♦ J 10 3

♣ Q J 9 5

♠ A K Q 4

♥ J 8 3

♦ 9 8

♣ A K 6 2

9  
3 11  
17

West

North

East

South

Pass

2 ♥

Pass

3 ♠

Pass

4 ♠

Pass

Pass

Pass

4 ♠ by South

Lead: ♥ 10

Partner expects you to bid 2 ♠.

But your hand has suddenly increased in value - with the known ♠ fit you add another point for your doubleton and you have 18 points. So you jump to 3 ♠; this is called a Super-Accept. But so what. Partner just bids the game anyway.

East plays the ♥ K, then ♥ A, then ♥ 5.

You need to eliminate two losers. If West has the ♦ K a finesse will save one loser. If ♣s split 3-2 that will eliminate one loser. And of course your ♥ J is ready to provide an immediate discard.

So what are you going to discard right now on that ♥ J? It looks obvious to discard the ♦ Q; then if the ♣s do split 3-2 (68% chance) you will be home free, losing only two ♥s and one ♣.

Throwing the ♦ Q is a bad idea. And basically unnecessary. If the ♣s are splitting 3-2 you don't need to keep a fourth ♣ in both hands. So discard a small ♣ from dummy and keep the ♦ Q just in case the ♣s turn out 4-1 and you have to fall back on the ♦ finesse.

to see why.

After you pull trumps you play the top two ♣s and discover (too late) that you cannot set up a ♣ winner.

But what if the ♦ K was actually with East, and the ♣s were splitting 3-2 all the time?

for an alternate possibility.

You pull trumps first, then play two top ♣s. When both defenders follow you give up a ♣. West wins and plays a ♦, but you go up with dummy's ♦ A, enter your hand with a trump and NOW discard that ♦ Q on your good ♣.

**Deal 47**

West Deals  
None Vul

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

16  
7 7  
10

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

West	North	East	South
2 ♥	2 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by North			
Lead: ♥ 9			

You should be sure you and partner are on the same page with this bid. A 2 NT overcall over a Weak-2 opener shows the same hand as a 1 NT overcall over a 1 of a suit opener. In other words, 15-18 points, and at least 1 (preferably 2), stoppers in their suit.

Partner, who is on the same page, bids 3 NT.

As expected, East leads his partner's ♥ suit.

You need 5 more winners. This is important to keep in mind.

You can establish at most 1 winner in ♦s, 2 in ♠s, and 3 in ♣s. Since you must work on both ♠s and ♣s, you don't need to try for anything extra in ♦s.

If West has both black Aces you will go down, but you know that he cannot have two outside Aces with a 6-card ♥ suit headed by the Q J and still open with a weak 2-bid. So East must have at least one of the black Aces.

If you could guess which Ace West holds you could work on that suit first. He would win it, then get his ♥s established, but wouldn't be able to get back in to cash them.

But better than guessing, you should just holdup on the first ♥ trick and win the next one. Then it won't matter which Ace you knock out first because East will not have a ♥ to play in either case.

to see.

If you win the first trick and then play ♣s, you will be unlucky. East will take his ♣ A and play his last ♥. Then when West takes the ♠ A he will set you with ♥ tricks.

If you hold up on first trick luck won't come into it. It will no longer matter which black suit you establish first.

**Deal 48**

South Deals

None Vul

♠ K 8 2

♥ Q J 10 9 6

♦ K 9 5 2

♣ A

16  
13 2  
9

West

2 ♥

Pass

3 NT by South

Lead: ♥ Q

♠ A 7 4

♥ A K 5

♦ A 6 3

♣ J 8 5 2



♠ Q 6 3

♥ 8 4 2

♦ Q 8

♣ K Q 10 9 6

North

3 ♣

Pass

East

Pass

Pass

South

1 NT

3 NT

♠ J 10 9 5

♥ 7 3

♦ J 10 7 4

♣ 7 4 3

After the overcall of your partner's opening 1 NT you must make a quick decision with this type of hand: Force to game or settle for partscore. Using lebensohl, a suit bid at the 3-level shows a 5-card or longer suit and is game forcing. You go for it by bidding 3 ♣ (not Stayman) and partner says 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♥ Q. You must make an immediate decision whether to hold up or not.

Of course the ♣ suit will produce 4 winners so you need just one more in ♠s or ♦s.

First the question of holding up or not. The reason for a hold-up play is to be sure that when West gains the lead he has no ♥s remaining. But in this Deal you can place most of the strength with East so you don't need to hold up. And, in fact, there is a good reason why you shouldn't.

Win the first trick with your ♥ K and immediately play a ♣, taken by East's ♣ A. He plays the ♥ J which you win with your ♥ A. West followed suit to the second ♥!

East has 3 ♥ winners in his hand. There is a good chance that he has the ♠ K and ♦ K as well. So if you play either of those suits, leading toward the Queen, East will jump up with his King and put you down 1. So instead, play a ♣ winner, and when East shows out, play your last ♥! East will smile as he takes his three ♥ winners but then he will frown when he realizes he must lead away from one of his Kings! You, of course, will jump up with dummy's Queen of that suit for your ninth trick.

Always keep in the back of your mind the possibility of an elimination play. In this Deal that meant you needed to refuse the hold-up because you would need the third ♥ to throw East in with.



**Deal 49**

North Deals  
None Vul

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

17  
8 8  
7

West

♠ 8 4  
♥ A 8 7 2  
♦ A 9 6 4  
♣ A K Q



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

North

East

South

1 NT

Pass

2 ♥

Pass

2 ♠

Pass

3 ♠

Pass

4 ♠

Pass

Pass

Pass

4 ♠ by North

Lead: ♥ K

Partner's 2 ♥ bid is a transfer; you respond 2 ♠.  
Partner now bids 3 ♠. What do you bid?

Partner's 2 ♥ bid is a transfer; you respond 2 ♠.  
Partner now bids 3 ♠. What do you bid?

You wouldn't have chosen ♠s for a trump suit.

But you aren't doing the choosing, partner is. He has set the trump suit as ♠s and asks that you bid game if you have a maximum 1 NT opening. So you bid 4 ♠, as instructed.

East leads ♥ K, West plays ♥ J. You have no reason to hold up so you win the ♥ A.

Things look simple. You can afford one ♠ loser so as long as they split 3-2 you will succeed. So you play ♠ A, ♠ K; East follows to the first and discards a ♦ on the second.

OK, West has two trump tricks, but don't give up. Maybe, just maybe, there is a way out. Check your winners: You have won 3 tricks - ♥ A and ♠ A K. You have 4 more top winners - ♦ A and ♣ A K Q. If you can somehow add 3 more small trumps that

will be the T you need.

Play dummy's ♦ 7 to your ♦ A, then ruff a ♦. Play a ♣ to your hand and ruff another ♦. Play another ♣ to your hand and ruff your last ♦. While you are ruffing these three ♦s West is helplessly following suit.

Now play to your good ♣ while West again has to follow suit.

You have taken the first T tricks. Poor West is going to end up ruffing his partner's ♦ winner with one of his master trumps.

When they split badly, sometimes you can recover by ruffing with small trumps while the trump-heavy defender has to follow suit.

This is called "trump elopement".

**Deal 50**

South Deals  
None Vul

♠ A K J  
♥ A 7 2  
♦ K Q 7 6  
♣ A 9 4

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



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

21  
5 1  
13

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

West North East South

Pass 6 NT Pass 2 NT

Pass

6 NT by South

Lead: ♦ 10

Sometimes bidding is easy. Partner has 20 or 21 points, balanced. You have 13 points, balanced. Total = 33 or 34 points, balanced. So you close your eyes and bid 6 NT.

The contract would be 6 NT played by South.

To make North the declarer ROTATE.

North plays 6 NT. East leads the ♦T. Too bad East didn't lead a ♠. Oh, well.

There is no way to get more than 4 winners in each minor suit, so you need to win either the ♠J or ♥Q.

Which one should you try?

Why not try both? If you make sure you try them in the right order you can have both chances.

Suppose you lead a small ♠ from dummy and play your ♠J, and it loses to East's ♠Q. If you then try leading a small ♥ toward dummy's ♥Q, obviously the defender with the ♥K will grab it to set the

contract.

Instead, try the effect of leading toward the ♥Q first. If East has the ♥K then you will succeed in creating the extra winner you need. But what if you play the ♥Q and West takes it with his ♥K? Too bad, but at least you are not dead yet. You still have a chance to finesse West for the ♠Q.

There are two critical cards, the ♠Q and the ♥K. However they are not the same degree of criticality.

If the ♠Q is in a favorable position, (with West), you are always going to make your contract no matter which you try first.

But if only the ♥K is in a favorable position, (with East), you can make the contract only if you try ♥s first.

**Deal 51**

North Deals  
None Vul

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

16  
3 11  
10

West

Pass

Pass

Pass

4 ♥ by North

Lead: ♣ J

♠ A K Q J

♥ 7 4 2

♦ J 8 6 4

♣ K Q



♠ 7 4 2

♥ K Q J 6 5

♦ 7 3

♣ A 8 3

North

1 NT

2 ♥

4 ♥

East

Pass

Pass

Pass

South

2 ♦

3 NT

Pass

Partner's 2 ♦ bid is a transfer; you respond 2 ♥.  
Partner now bids 3 NT. What do you bid?

Partner's 2 ♦ bid is a transfer; you respond 2 ♥.  
Partner now bids 3 NT. What do you bid?

Partner tells you that he has enough points to be in game, and that he holds exactly 5 ♥s. With your 3 ♥s you know of an 8-card Major fit so you correct the contract to 4 ♥.

You win the opening lead with your ♣ Q.

The 2 ♦ losers are unavoidable, and even you will have to give up a trick to the Ace of trumps. So you have to make sure not to lose a second ♥.

Win the ♣ Q and play a small ♥ to dummy's ♥ J, which holds the trick.

I hope you didn't continue drawing trumps by playing the ♥ K. If you did then you are going down in an ice-cold contract.

The way to lose only one ♥ trick is to keep leading toward dummy's honors. So come to your hand

with a black card and play another ♥ in that direction, leading through East's ♥ A. When you win that trick repeat the maneuver.

to see why this was necessary (but you've already figured it out, right?).

In fact it would only occur perhaps one time in seven.

But there is no reason to go down once every seven times when you don't need to.

**Deal 52**

South Deals  
None Vul

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

17  
3 5  
15

West

Pass  
Pass  
Pass

6 ♥ by South  
Lead: ♣ Q

♠ A K J 5  
♥ A J 10 5  
♦ A 6 4  
♣ 8 3



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

North

2 ♣  
6 ♥

East

Pass  
Pass

South

1 NT  
2 ♥  
Pass

The 2 ♣ bid was Stayman, so you bid your ♥s.

Partner takes the direct approach and puts you in slam.

West finds their best lead, exposing your ♣ loser right off the bat.

If you can guess the ♥ finesse correctly you will make 7, discarding dummy's ♣ loser on the fourth ♦. But if you guess wrong they will immediately set you with a ♣ trick.

There is a better way - one that combines two chances. Win the ♣ A. Then play your ♥ A and ♥ K. If the ♥ Q happens to fall, pull the last trump and run your winners.

If the ♥ Q DOESN'T fall, (she won't of course), switch to ♦s. On the fourth round of ♦s discard dummy's ♣, whether it is ruffed with the ♥ Q or not.

But playing the deal as described will win whenever the ♥ Q is doubleton, OR when the player with the protected ♥ Q holds at least 3 ♦s.

Pretty good odds, better than the going rate for finesses, which is 50% off.

There was an alternate plan, just as good. After taking the two top trumps, run the ♠s, discarding two ♣s from your hand. As you see, either would have worked.

**Deal 53**

North Deals  
None Vul

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

♠ K 9 7  
♥ 8 7 6 4 2  
♦ A 9  
♣ 10 8 2

N  
W E  
S

♠ A 10 8 5 3  
♥ K 5  
♦ 8 7 4 3  
♣ 9 3

17  
7 7  
9

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

West	North	East	South
	1 NT	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♠ 5			

Partner's 2 NT bid invites you to bid game if you have a maximum hand. You aren't thrilled by all the Quacks in your hand but with 17 points you bid 3 NT.

West wins the first trick with the ♠ K and returns the ♠ 9. East plays the ♠ 3 under your ♠ J.

You need 2 more tricks, and the ♦ suit will provide them after you drive out the ♦ A.

Is that what you should do?

That is definitely NOT what you should do. East led the ♠ 5, then played the ♠ 3 to the second trick. You have seen the ♠ 4 and ♠ 2 so it is clear that East started with a 5-card suit. That means West still has a ♠. The instant you play a ♦ one of the defenders will grab the ♦ A and East will take his three more ♠ tricks.

As much as you hate to put your contract in the hands of a 50% finesse chance, that is what you must do. Forget the ♦ suit and finesse East for the ♥ K, trying for two extra tricks in ♥s.

So you have to play well and stay away from ♦s.

**Deal 54**

North Deals  
None Vul

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

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



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

15  
8 3  
14

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

West	North	East	South
	1 NT	Pass	4 ♣
Pass	4 ♠	Pass	6 ♥
Pass	Pass	Pass	

6 ♥ by South  
Lead: ♠ Q

There would be nothing wrong with a transfer bid here, but probably no advantage either. What you really want to know is how many Aces partner has. So you ask him with a Gerber 4 ♣ bid.

Partner says 4 ♠ (2 Aces), what do you bid?

There would be nothing wrong with a transfer bid here, but probably no advantage either. What you really want to know is how many Aces partner has. So you ask him with a Gerber 4 ♣ bid.

Partner says 4 ♠ (2 Aces), what do you bid?

Looking at three possible ♣ losers you bid 6 ♥.

The first trick is easy; you win with dummy's ♠ A.

It can't do any good to ruff your fourth ♣ in dummy because you would have to lose two before that could happen. Of course one of your ♣s can be discarded on dummy's ♠ K but what about the other two?

Suppose you win the ♠ and unblock the ♦ A. Play ♥ K, then to dummy's ♥ A. Take one ♣ discard on the ♠ K, then play the ♦ Q and discard a second ♣.

It won't work. You would establish the ♦ for your last discard but you have no entry to it.

This will work. At trick 2 discard the ♦ A on dummy's ♠ K. Play the ♦ Q and discard a ♣ when East doesn't cover. West will take the ♦ K and attack ♣s but you are in control now. You win your ♣ A, pull trumps, ending in dummy, and discard the remaining 2 ♣ losers on dummy's ♦ J T.

for the full layout.

If East held the ♦ K the play would be slightly different; you would have to ruff when he covered. But the result would be the same.

Did you notice that you started with 3 ♣ losers and no ♦ loser, but you ended up losing 1 ♦ and no ♣s?

**Deal 55**

North Deals  
None Vul

♠ 10 7 6 5  
♥ J 10 6 2  
♦ 8  
♣ A 8 4 2

15  
5 11  
9

West

North

East

South

Pass

Pass

3 NT by North

Lead: ♦ Q

♠ A K 9 2  
♥ A 8 7 4  
♦ K 4 2  
♣ J 10



♠ 8 4 3  
♥ 9 5  
♦ A 7 3  
♣ K Q 9 5 3

♠ Q J  
♥ K Q 3  
♦ Q J 10 9 6 5  
♣ 7 6

1 NT

3 ♣

Pass

2 ♦

Pass

Pass

2 NT

3 NT

Partner's 2 NT is the lebensohl convention. He requests that you bid 3 ♣ as a relay, which you do. Partner now bids 3 NT. What do you say?

Partner's 2 NT is the lebensohl convention. He requests that you bid 3 ♣ as a relay, which you do. Partner now bids 3 NT. What do you say?

When partner bids 3 NT AFTER the lebensohl 2 NT, he is suggesting you play there, and he guarantees a stopper in their suit. You are happy to pass.

East attacks in ♦s and you must make an immediate choice. Hold up, win in dummy, or win in your hand.

First decide about what to do at trick #1. If you hold up and East plays another ♦, no harm will be done. But probably no good will be done either because East is likely to have 6 ♦s, leaving West with just a singleton anyway. But what if East pockets the one ♦ trick and switches to ♥s, a suit where you only have one stopper? Since that might turn out badly, you should NOT hold up.

As to which hand to win it in, that's easy. You need to preserve any dummy entries that you can so you win the first trick with your ♦ K.

Now you establish some ♣ winners. You play the ♣ J and both defenders play low.

You have to assume that defenders good enough to hold up their ♣ A at the first opportunity will be good enough to do it on the second play also. But you can thwart them by next playing your ♣ T and overtaking with dummy's ♣ Q. Even if they do hold up again you can continue with another ♣ from dummy to establish the suit while you still have the ♦ A for an entry.

Then you will lose all those ♣ tricks in dummy.

**Deal 56**

East Deals

None Vul

♠ 10 9 6 4

♥ 7 4

♦ 9 6 3

♣ Q 8 4 2

15  
2 14  
9

West

Pass

Pass

Pass

4 ♥ by South

Lead: ♦ 9

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6



♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

North

2 ♦

3 NT

Pass

East

1 ♦

Pass

Pass

Pass

South

1 NT

2 ♥

4 ♥

♠ K J 7

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

The question is: Do you use Transfers after a 1 NT OVERCALL? And in particular, can you bid the opponent's suit and have it mean a transfer instead of a cue-bid? This is something you and your partner need to agree on - as for me and my partner, we think 2 ♦ is a transfer. Partner replies 2 ♥. What do you say now?

The question is: Do you use Transfers after a 1 NT OVERCALL? And in particular, can you bid the opponent's suit and have it mean a transfer instead of a cue-bid? This is something you and your partner need to agree on - as for me and my partner, we think 2 ♦ is a transfer. Partner replies 2 ♥. What do you say now?

With 10 points you are between Invitational and Game-forcing. Which means you bid either 2 NT or 3 NT, whichever suits your fancy. Today let's say it is 3 NT which partner converts to 4 ♥.

The contract would be 4 ♥ played by South.

To make North the declarer ROTATE.

North plays 4 ♥. East leads the ♦ 9. West wins the first trick with the ♦ A, then plays ♦ Q. You take your ♦ K now, fearing that the next one could be ruffed by East.

You hope West, who opened the bidding, (as East before the hands were rotated), will have the ♠ K, which would reduce your losers to 4.

You win the second ♦ and play your ♥ Q, taken by West with the ♥ K. He cashes the ♦ J, East following, then exits with a small ♥.

Win this trump and play one more, pulling West's last trump and ending in dummy. Play a ♠ to your ♠ Q (which wins) then play ♠ A and ruff a ♠ in dummy. West follows with the ♠ 7, ♠ J and ♠ K. Now you must try the ♣ finesse, but through whom?

Is it a 50-50 guess? Or is West more likely to have the ♣ Q since he had the opening hand?

No, it is not a 50-50 guess. No, West doesn't have the ♣ Q, East does. If you watched the cards that West has played you will realize he started with 3-3-4-3 distribution. You will also know that he started with 14 points outside the ♣ suit. If he had the ♣ Q he would have a balanced 16 point hand and would have opened 1 NT, not 1 ♦. So East has the ♣ Q.

But if you don't pay attention on all To of them you will miss the one time where your attention was needed.



**Deal 57**

South Deals

None Vul

♠ A K 9

♥ Q 10 5 4

♦ J 10 9

♣ Q 8 6

3  
12 9  
16

West

Pass

Pass

Pass

3 ♦ by North

Lead: ♠ Q

♠ 7 3

♥ 9 7 3

♦ K 8 7 6 5 2

♣ 9 5



♠ 8 6 5 4

♥ A K 2

♦ Q 4

♣ A K 10 3

North

2 ♠

3 ♦

East

Pass

Pass

South

1 NT

3 ♣

Pass

In the old days (before transfer bids) you could have just bid a "drop-dead" 2 ♦. But those days are gone so you must improvise. You bid 2 ♠, transferring partner to ♣s.

Partner says 3 ♣; what do you bid?

In the old days (before transfer bids) you could have just bid a "drop-dead" 2 ♦. But those days are gone so you must improvise. You bid 2 ♠, transferring partner to ♣s.

Partner says 3 ♣; what do you bid?

You now bid 3 ♦ and partner knows to pass.

West overtakes and plays ♠ A K 9.

Rather than trying to figure out how many losers this ♦ holding may produce, approach it from the other direction; you can only afford ONE loser, so you assume the cards lie in a way that will give you that result.

That means that the ♦s must be splitting 3-2, and it also means that you must knock out the ♦ A

without using either the ♦ K or ♦ Q. Can you do it?

Your only hope is for East to hold a doubleton ♦ A x. You ruff the third ♠, then play a small ♦ toward dummy's ♦ Q. When this wins the trick, play another ♦, and duck in your hand. If East's ♦ A falls you will be golden.

for the full layout.

When this happens you should play as if they actually DO lie in that way, even though it may be against the percentages.

This hand is a perfect example - your only hope was for East to hold ♦ A x, so - you base your plan on East holding ♦ A x.

**Deal 58**

South Deals  
None Vul

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

17  
7 8  
8

♠ J 4  
♥ A 10 2  
♦ A J 6 2  
♣ A K 7 3



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

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

West	North	East	South
			1 NT
Pass	2 ♥	Pass	2 ♠
Pass	2 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by South			
Lead: ♥ 6			

With 9 points and a 5-card Major suit you should definitely transfer, so you bid 2 ♥. Partner replies 2 ♠. What do you say now?

With 9 points and a 5-card Major suit you should definitely transfer, so you bid 2 ♥. Partner replies 2 ♠. What do you say now?

Now you complete the sequence by bidding 2 NT, trusting partner to put it in the right place. He has maximum points and a doubleton ♠ so he puts it in 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♥ 6, West follows with the ♥ 5. What will you play from dummy? And what will you play from your hand.

It's not as bad as that Winner List looks; you can establish 4 ♠ winners very easily.

In fact, it looks so good you might wonder what could possibly go wrong. Here's something that

can go wrong. The defenders take the SECOND ♠ trick with their ♠ A. Can you get back to dummy for those other three winners?

Maybe you can and maybe you can't. It depends on what you played from your hand at the first trick. If you won that trick in your hand with the ♥ A, then YES, you can get to dummy by leading twice toward the ♥ Q J.

But if you won the first trick more cheaply with your ♥ T, (or perhaps dummy's ♥ J), and you still have that ♥ A in your hand then East will prevent you from ever getting to dummy.

Suppose you win the first trick with your ♥ T. If you later play your ♥ A then East's ♥ K will stop you from getting to dummy. But if instead you play a small ♥ toward the ♥ Q J East will grab his ♥ K and your own ♥ A will block your entry.

But if you take the first trick with a "spendthrift" ♥ A then dummy's ♥ Q J will become a guaranteed entry to the ♠s.

And notice - no matter which way you play it you still end up with exactly 2 ♥ tricks. So the play doesn't cost a trick, it just gains an entry.

**Deal 59**

North Deals  
None Vul

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

21  
5 5  
9

West

Pass

Pass

6 ♠ by North

Lead: ♥ Q

♠ A J 7 2  
♥ A 8  
♦ A K 6 4  
♣ A J 3



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

North

2 NT

4 ♠

Pass

East

Pass

Pass

Pass

South

3 ♥

6 ♠

With a maximum 2 NT opener, 4 of partner's ♠s and a doubleton you jump to 4 ♠, the Super-Accept.

Partner wastes no time bidding the slam.

East finds their best lead, exposing your ♥ loser. With a different lead you could have led toward dummy's ♦ J, but not now.

A very simple Plan would be for you to pull trumps and then guess who holds the ♣ Q. Simple, but putting your slam on a 50% chance isn't very satisfying.

How about an elimination play instead? Win the ♥ A. Then play to dummy's ♠ K. East shows out and you must temporarily stop drawing trumps.

For the elimination play to work you must strip ♦s from both hands. So play both the ♦ A K, then ruff a ♦ with the ♠ Q. Pull trumps with your ♠ A J, then ruff the last ♦ in dummy.

The work is done. Just play a ♥. Whichever defender wins must either play a ♣ into your split tenaces, or play a red card and give you a ruff/sluff.

If you knew who held the ♣ Q then you wouldn't have to learn Elimination plays.

to see the hands just before the throw-in.

You now play the ♥, eliminating that suit from both hands. Whichever defender wins the trick must either play another ♥ and give you a ruff/sluff, or play a ♣ and give you a free finesse. Either way you will make the slam.

**Deal 60**

South Deals  
None Vul

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

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



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

21  
8 6  
5

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

West	North	East	South
Pass	3 NT	Pass	2 NT
Pass			Pass
3 NT by South			
Lead: ♣ 2			

Partner has 20 or 21 points, balanced, and you have 6. You bid 3 NT, hoping partner has ♦ K Q x.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♣ 2 and West plays the ♠ J.

Question 1: Do you hold up?

The lead of the ♣ 2 tells you that East has only a 4-card suit, so there is no need to hold up. In fact if you did hold up West might play an unwelcome ♥ back.

Your best bet is going to be the ♦ suit, but dummy isn't exactly loaded with entries. How will you manage it?

When entries are really scarce the best approach is ducking. Win the ♣ K and play a low ♦ from both hands. A defender will win this and probably continue with a ♣.

Stick to the plan. Win the ♣ A and again play small ♦s from both hands, relaxing when both defenders follow suit to the second ♦.

They can now cash their 2 ♣s, and you had to give them 2 ♦s. But that's the only tricks they will get. Dummy's 3 ♦s are good and you still have a ♦ in your hand to get there.

In this case it was a double-duck.

**Deal 61**

North Deals  
None Vul

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

12  
5 8  
15

West

Pass

Pass

6 ♠ by North

Lead: ♥ K

♠ A Q J 9 8 7 6

♥ 5

♦ A J 5

♣ 9 4



♠ K 5 4

♥ A J

♦ 7 6 2

♣ A K 8 5 3

North

1 NT

2 ♠

Pass

East

Pass

Pass

Pass

South

2 ♥

6 ♠

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

Wow. You can tell that this is going to be tough to bid scientifically. You decide to start with a transfer bid, 2 ♥. Partner replies 2 ♠. What do you say now?

Wow. You can tell that this is going to be tough to bid scientifically. You decide to start with a transfer bid, 2 ♥. Partner replies 2 ♠. What do you say now?

You know there are enough points for slam, but not enough for a Grand Slam. Asking for Aces will get you nowhere because if partner shows only one Ace you will still think you should be in slam. So you take a shot and bid 6 ♠. (If you don't think you would really do this, I won't hold it against you.)

The contract would be 6 ♠ played by North.

To make South the declarer ROTATE.

South plays 6 ♠. West leads the ♥ K. Of course you take your ♥ A.

The Losers are counted from dummy's long-trump hand for simplicity.

The ♣ suit must be established to take one of the ♦ losers. But there may be an entry problem since the opening lead has taken out one of your entries already.

Pull trumps in two rounds, (you got a break there), leaving the ♠ K in your hand as an entry.

If you now play ♣ A, ♣ K, and then ruff a ♣ you will succeed when the ♣s split 3-3. But if they are 4-2, then you will fail because you only have the one entry to your hand.

A better plan is to play a small ♣ from each hand. This gives the defense a ♣ trick but you can win their return, play a ♣ to the ♣ A, take the ♣ K, then ruff the FOURTH ♣. This will establish the FIFTH ♣ and you still have the ♠ K for an entry.

If you can afford to lose a trick in the suit you can make do with one fewer entry just by ducking the first round. Basically it gives you three plays in the suit before you take your ruff.

But what if the contract had been 7 ♠?

Obviously you couldn't afford to lose a trick so you would have to bang down the two top ♣s, then ruff one and hope the suit was splitting 3-3.

**Deal 62**

South Deals  
None Vul

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

16  
9 4  
11

West

2 ♦

Pass

Pass

3 NT by South

Lead: ♦ K

♠ K J 10 5

♥ A K Q

♦ 10 3

♣ Q J 10 2



♠ Q 9 4

♥ J 8 4

♦ A J 6

♣ K 9 5 3

North

2 NT

3 NT

East

Pass

Pass

South

1 NT

3 ♣

Pass

When using lebensohl, a 2 NT bid over an enemy overcall asks partner to bid 3 ♣. So partner replies 3 ♣. What do you say now?

When using lebensohl, a 2 NT bid over an enemy overcall asks partner to bid 3 ♣. So partner replies 3 ♣. What do you say now?

Now you complete the sequence by bidding 3 NT. This says that not only do you think 3 NT would be a good choice, but also that you have their ♦s stopped.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♦ K. What will you play from dummy? (West follows with the ♦ 2.

Since East has apparently led from ♦ K Q it seems you will get a second ♦ winner when they pursue the suit. You can also establish 3 more winners in ♣s. You can also establish 3 more winners in ♠s.

But as you can figure, you are going to have to establish BOTH black suits to get enough winners, and therein lies the problem. If East has a 5-card ♦ suit they will be able to establish 3 ♦ winners by the time you have knocked out both black Aces. In that case you cannot make the contract. Of course, if the ♦s are split 4-4 you will only lose 2 ♦s and the two black Aces. However East would probably not have overcalled a 4-card suit.

But East might have a 6-card ♦ suit, leaving West with just 2. Assume the two black Aces are split, one with East and one with West. If you win the first trick with dummy's ♦ A you will be OK if you first play the black suit where East holds the Ace. He will take it and then establish his ♦s. No problem, because when you knock out West's black Ace he won't have a ♦ left. BUT, if you guess the wrong black suit first you will go down.

You can protect your interests fully just by letting East hold the first ♦, then winning the second as cheaply as you can. At that point West will be out of ♦s so it won't matter which black suit you go for.

If you take dummy's ♦ A at the first trick you will succeed if you next attack ♠s, but you will fail if you next attack ♣s.

But if you hold up on the first trick and win the continuation, you will succeed whichever black suit you attack next.

The holdup would of course fail if East held both black Aces, but in this case no Plan would succeed.

**Deal 63**

North Deals  
None Vul

♠ J 7 6 3  
♥ J 10 9 4  
♦ K 5 3  
♣ 10 7

17  
5 9  
9

West	North	East	South
	1 NT	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♣ 6			

♠ K Q 5  
♥ A K 7  
♦ Q J 9 6  
♣ Q 5 2



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

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

Partner's 2 NT bid invites you to bid game if you have a maximum hand. With 17 points you bid the game.

You play the ♣ 4 from dummy, West plays the ♣ T and you take your ♣ Q.

You are pretty sure East has the ♣ A so dummy's ♣ K can become a winner. If so, you only need 3 more winners.

All 3 can come from the ♦ suit if the finesse works, only 2 if it fails. Assume the worst, so that means you will also need a ♠ winner.

When you give up the lead the opponents are going to continue ♣s if they can. If East has a 5-card ♣ suit you could lose 3 ♣s, the ♠ A and the ♦ K. Either defender might win the ♠ A, but only West can win with the ♦ K.

Since East, the Danger hand, can only get in with the ♠ A you should establish a ♠ winner first, even though the ♦s are better. Whoever wins the ♠ A will probably knock out dummy's ♣ K. Hopefully

this will not cause you a problem because when your finesse for the ♦ K loses to West he won't have another ♣. At least that's the Plan!

to see if the Plan was a good one.

Play ♠s first and even though East can win and establish ♣s West will not have a ♣ to return when he wins his ♦ K.

It goes without saying that if your ♠ K holds the trick you immediately switch to ♦s.

**Deal 64**

South Deals  
None Vul

♠ 8 7 6 4 2  
♥ 10 9 8 3  
♦ 9 8  
♣ 9 6

20  
0 2  
18

West

Pass  
Pass

7 NT by South

Lead: ♥ 10

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



♠ A Q 5  
♥ K J 4  
♦ K Q 6 3  
♣ K 3 2

North

7 NT

East

Pass

South

2 NT  
Pass

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

Partner has 20 or 21 points, balanced, and you have 18. You've always wanted to do this haven't you?

The contract would be 7 NT played by South.

To make North the declarer ROTATE.

North plays 7 NT. East leads the ♥T and West follows with the ♥2.

DO NOT HOLD UP.

There are two chances for your thirteenth winner, your fourth ♣ or dummy's fourth ♦.

Some players will assume that means one of those two suits will have to split 3-3, so they will immediately test one, then the other.

In fact there is another possibility for success - even if neither suit is 3-3 it may be that the same defender holds 4 cards in both suits. In this case that defender can be squeezed. BUT, you don't play the ♣s and ♦s first, you play the other two

suits.

Win the first ♥, then play two more ♥s and all three ♠ winners. That will be 6 tricks played, and each defender will be down to 7 cards left in their hand. If one of them happened to start with 4 ♣s and 4 ♦s he will have to discard from one of the holdings and you will be able to win your fourth card in that suit.

When you play your sixth Major suit winner West is squeezed and must discard from one of his 4-card holdings.

This is an Automatic Squeeze, which just means you don't have to do any preparatory work. All you have to do is play off all your non-threat winners before you play the squeezing suits.



**Deal 65**

North Deals  
None Vul

♠ A 6  
♥ K 9 2  
♦ K J 3  
♣ J 8 7 3 2

5  
12 8  
15

West  
Pass  
Pass  
2 ♠ by North  
Lead: ♥ Q

♠ K 9 8 7 5 4  
♥ 7 5 4  
♦ 9 8 6  
♣ Q



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

North

1 NT  
2 ♠

East

Pass  
Pass

South

2 ♥  
Pass

Surely this hand will play better in ♠s than in notrump. So you transfer with 2 ♥ and partner bids 2 ♠. What do you say now?

Surely this hand will play better in ♠s than in notrump. So you transfer with 2 ♥ and partner bids 2 ♠. What do you say now?

You pass. In the old days, before transfers, you would have bid 2 ♠ with this hand as a sign-off. The only difference is that now partner gets to play it.

The contract would be 2 ♠ played by North.

To make South the declarer ROTATE.

South plays 2 ♠. West leads the ♥ Q and East plays the ♥ 9.

Suppose you win the ♥ A, play over to the ♣ Q, then try to get back to your hand with a trump to discard 2 losers on ♣ A K. If it worked that way it would be fine, but it is very likely that a defender would win their trump Ace, then take their 2 ♥s

and 3 ♦s. You could be down one before you even got started.

A better approach is to trade one of your ♣ winners for a quick discard. Take the ♥ A, then play ♣ A K, discarding a ♥ from dummy. That will eliminate one ♥ loser.

You probably cannot avoid your 3 ♦ losers, but you may be able to get out with losing a single trump. IF ♠s split 3-2, and IF you can win tricks with both the ♠ K and ♠ Q then you will make it. The only way it can happen is if East holds a doubleton ♠ A x. You must play the first ♠ from dummy, so ruff a ♣ to get there, then lead a small ♠, putting on your ♠ Q when East follows low. This wins the trick, (hip-hip), so you now play your ♠ 3, ducking in dummy. When East has to take his ♠ A, (hooray), you are home-free.

But, if you need East to hold the ♠ A x anyway, perhaps that first plan would have worked better. You know, take dummy's ♣ Q, then play a low ♠ to get to your hand.

It depends on East. If he ducked the low ♠ then you could get TWO discards and make an overtrick.

The method given here gives up the possibility of an overtrick for an improved chance of making the contract. You choose.

**Deal 66**

South Deals

None Vul

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

20  
4 6  
10

West

Pass

Pass

Pass

6 ♥ by South

Lead: ♠ 8

♠ Q 10 9 4

♥ A Q 8 6

♦ A K

♣ A J 4



♠ A 7 5 3

♥ K J 10 9 4

♦ Q 6 5

♣ 7

North

3 ♣

6 ♥

East

Pass

Pass

South

2 NT

3 ♥

Pass

First find out about Major suit fits by bidding Stayman. So bid 3 ♣ and partner says 3 ♥. What now?

First find out about Major suit fits by bidding Stayman. So bid 3 ♣ and partner says 3 ♥. What now?

Feel free to use Blackwood. But if partner shows 3 Aces you only have enough points to bid 6, and if he shows 2 Aces you would still bid 6. So Blackwood will keep you out of slam if he has only 1 Ace. Or, you could just take a chance and bid 6 ♥.

The contract would be 6 ♥ played by North.

To rotate the hands and make South the declarer

South plays 6 ♥. West leads the ♠ 8. To play the ♠ A or not to play the ♠ A, that is the question.

At first thought it seems the ♠ lead has saved you a guess in the suit. By playing low in dummy you will force East to put on the King, (if he has it), winning the trick but leaving you with a pretty

good position in ♠s.

That's why it's good to have second thoughts at the Bridge table. Think about the meaning of the ♠ 8 lead. If it is fourth down, then the Rule of 11 tells you that there will be 3 cards higher than the 8 spread among North, East, and South. BUT YOU CAN SEE 4 HIGHER CARDS. So your conclusion is that West has NOT made a fourth-down lead, but rather has led top-of-nothing, top-of-a-doubleton, or perhaps a singleton.

You don't know which of the above, but you do know that East holds both the ♠ K J. The danger is if the ♠ 8 is a singleton and you play low from dummy they could get a ♠ trick and a ♠ ruff. So don't play low from dummy. Win the ♠ A at trick 1, pull trumps and then play ♠s from dummy toward your ♠ Q T 9, giving East the ♠ K but finessing him out of his known ♠ J.

If East led the ♠ 8 from ♠ 8 6 or ♠ 8 2 then it also wouldn't matter whether you played the ♠ A or not, you would always make the contract.

If East led the singleton ♠ 8 then you had better play the ♠ A or you will be down before you start.

It is unlikely that East would lead the ♠ 8 from any holding containing one or both of the honors.

**Deal 67**

North Deals  
None Vul

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

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

N  
W E  
S

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

9  
7 9  
15

♠ A K 3  
♥ A 7 6 4  
♦ 8 6 2  
♣ K J 3

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

4 ♥ by North  
Lead: ♦ K

Never mind trying to decide how to show the ♣ suit; with a 4-card Major your obligation is to use Stayman.

You say 2 ♣ and partner bids 2 ♥. What now?

Never mind trying to decide how to show the ♣ suit; with a 4-card Major your obligation is to use Stayman.

You say 2 ♣ and partner bids 2 ♥. What now?

Again, never mind the ♣ suit. You have an 8-card Major fit and enough points for game, so you bid 4 ♥.

The contract would be 4 ♥ played by North.

To make South the declarer ROTATE.

South plays 4 ♥. West leads the ♦ K. The ♦ K holds the trick and West switches to the ♠ 9.

This looks like a walk in the park. Play 2 rounds of trumps, and if they split 3-2 go ahead and force

the master trump out. The rest of the tricks would then be yours.

But East shows out on the second trump lead. Ouch!

DO NOT PLAY ANOTHER TRUMP! If you do, then West will pull all the trumps and then East/West will win some ♦s. Many, many ♦s.

Instead just start playing good ♣s. West can ruff in whenever he wants but you will maintain trump control. West can get both master trumps but nothing else.

Here that principle applied even though there were TWO master trumps out.

**Deal 68**

South Deals  
None Vul

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

15  
8 5  
12

West

Pass  
Pass  
3 NT by South  
Lead: ♠ 10

♠ A J 6  
♥ K 8 4  
♦ A K 6  
♣ 7 5 4 2



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

North

3 NT

East

Pass

South

1 NT

Pass

♠ 8 5 2  
♥ Q 10 5 2  
♦ 9 7 4 2  
♣ K 8

With 12 points and no 4-card Major suit this one is easy. You bid 3 NT of course.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠T and West follows with the ♠2.

There is just no way your ninth winner can come from ♠s, ♥s, or ♦s. So by process of elimination you have to get a ♣ trick.

Win the first trick, probably in your hand, and play a ♣.

A defender will definitely win this, and probably continue ♠s (but if they switch you would play the same way). You win the ♠ and play another ♣.

East wins and plays another ♠; you win and play another ♣. Deja vu.

East wins again, cashed his established ♠, and exits with a red card. You win and claim the rest of the tricks, including your now-established ♣.

And you did it without going down because the ♠s split 4-3.

This may seem lucky to you, but don't knock it, it was your ONLY chance.

**Deal 69**

North Deals

None Vul

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

13  
5 5  
17

West

Pass

Pass

ALL

6 ♥ by North

Lead: ♣ 10

♠ J 6 2

♥ A K J 6 4 2

♦ K

♣ J 6 4



♠ A Q 5

♥ Q 10 9 3

♦ A J 10 7

♣ A 8

North

1 NT

3 ♥

5 ♠

Pass

East

Pass

Pass

Pass

South

2 ♦

4 NT

6 ♥

Your partnership may play that a jump to 3 ♥ shows a 6-card suit with slam interest, in other words, this very hand. If you do, then bid it. If you don't, use a transfer first. Let's say you bid 2 ♦. Partner jumps to 3 ♥. Now what do you bid?

Your partnership may play that a jump to 3 ♥ shows a 6-card suit with slam interest, in other words, this very hand. If you do, then bid it. If you don't, use a transfer first. Let's say you bid 2 ♦. Partner jumps to 3 ♥. Now what do you bid?

You might just go ahead and bid 6 ♥. Partner probably has at least two Aces for his strong bidding. The other choice is a Blackwood 4 NT, and this is certainly not the type of hand where asking for Aces is always helpful - what if partner shows two Aces, aren't you going to bid the slam anyway? The advantage to Blackwood here is that there is just a slim possibility that partner has only one Ace!

You bid 4 NT and partner replies 5 ♠. Next?

Your partnership may play that a jump to 3 ♥ shows a 6-card suit with slam interest, in other

words, this very hand. If you do, then bid it. If you don't, use a transfer first. Let's say you bid 2 ♦. Partner jumps to 3 ♥. Now what do you bid? You might just go ahead and bid 6 ♥. Partner probably has at least two Aces for his strong bidding. The other choice is a Blackwood 4 NT, and this is certainly not the type of hand where asking for Aces is always helpful - what if partner shows two Aces, aren't you going to bid the slam anyway? The advantage to Blackwood here is that there is just a slim possibility that partner has only one Ace! You bid 4 NT and partner replies 5 ♠. Next? Three Aces. You still should stop at 6 ♥, based on points.

The contract would be 6 ♥ played by North.

To make South the declarer ROTATE.

South plays 6 ♥. West leads the ♣ T. You play the ♣ J, just in case West made a mistake, but East puts on the ♣ Q which you take with your ♣ A.

The ♠ loser is deceptive. You could discard a ♠ from dummy on your ♦ A, but would still have a ♠ loser if the finesse doesn't work. Still, this would be one possible plan. Can you improve on that?

Maybe you can. Look harder at the ♦s. Win the ♣ A, then play to dummy's ♦ K. Pull trumps (2 rounds) ending in your hand. Play your ♦ A, but discard a ♣ from dummy, (the key play). Now play your ♦ J, and if West plays low, discard dummy's other ♣.

You have gotten rid of the ♣ losers, but if East can win the ♦ Q on this trick you will discard a ♠ on the ♦ T, but will still have to try the ♠ finesse.

But, if the ♦ J holds then it won't matter if the ♠ finesse works or not, you will make the slam.

No problem. You ruff in dummy, come back to your hand with a trump and THEN discard dummy's last ♣ on your ♦ T.

You can try the ♠ finesse then, but you will make the slam whether it works or not.

**Deal 70**

East Deals  
None Vul

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

15  
6 14  
5

West

Pass

1 NT by South

Lead: ♥ J

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



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

North

Pass

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

East

1 ♥

Pass

South

1 NT

With no reason to think you could improve the contract you just pass.

The contract would be 1 NT played by South.

To make North the declarer ROTATE.

North plays 1 NT. East leads the ♥ J and West plays the ♥ 8. Do you hold up? If so, how many times?

It probably makes no difference whether you hold up or not since West surely has most of the high cards. However, holding up once is a good idea because East may have a singleton ♥ and have to switch to something which helps you. East holds the first trick and plays another ♥, which you win.

You must find 4 winners. The bad news is that you must finesse both the ♦ K and the ♠ Q. The good news is that with West opening the bidding there is a good chance he has both of them. So, how will you manage those two finesses?

There is only one way to do it. Enter dummy with the only entry, the ♠ K. Take the ♦ finesse first - play the ♦ Q and unblock your ♦ J when West plays low. (you could play the ♦ T/♦ 7 combination first).

Finesse the ♥ again. If West ducks a second time you must now take the ♠ finesse while you are still in dummy. If West covers the second ♥ you win with your ♥ A, return to dummy with the ♥ 9, and then finesse the ♠.

And you have to be careful to unblock so you don't inadvertently lose your place in dummy too soon.

**Deal 71**

North Deals  
None Vul

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

17  
6 7  
10

West

Pass  
Pass  
Pass

3 NT by North  
Lead: ♥ Q

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



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

North

1 NT  
2 ♦  
3 NT

East

Pass  
Pass  
Pass

South

2 ♣  
2 NT  
Pass

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With 17 points you naturally accept partner's invitation and bid 3 NT.

East's ♥ Q lead presents you with an immediate decision (or two) to make.

You need 4 additional winners and can only establish 3 of them in ♦s. So you will have to manufacture another one from the ♣ suit as well. If you assume the ♣ finesse will fail, (and you have probably noticed that most finesses DO fail on these pages), that means you will lose the lead twice.

So what do you do about that ♥ Q? Do you win or hold up?

You hold up, of course, to cut defensive communications when East has 5 ♥s and West has 3. East will probably play another ♥ to dummy's ♥ K.

If both the ♦ A and ♣ K are in East's hand then you won't make this contract. He will easily establish his ♥s and have an entry to get in and cash them. If the ♦ A is with East and the ♣ K is with West then it doesn't matter in which order you play the suits since you will not lose the lead in ♣s. But if the ♣ K is with East and the ♦ A is with West then it is vital that you play ♣s first.

But, if you finesse in ♣s first, East can win and establish the ♥ suit. But, when West wins the ♦ A, he will have no ♥ to return.

**Deal 72**

South Deals  
None Vul

♠ 10 9 8 4  
♥ 10 4  
♦ 8 7 5 2  
♣ Q 10 3

15  
2 5  
18

West

North

East

South

Pass

2 ♣

Pass

1 NT

Pass

4 NT

Pass

5 ♥

Pass

6 ♥

ALL

Pass

6 ♥ by South

Lead: ♠ 10

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



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

♠ A K 7 3  
♥ K J 8 2  
♦ A Q J  
♣ 9 8

Did you consider bidding 6 NT? You are balanced, and the points are right. But with two 4-card Majors you should use Stayman, so you bid 2 ♣. Partner bids 2 ♥. Now what do say next?

Did you consider bidding 6 NT? You are balanced, and the points are right. But with two 4-card Majors you should use Stayman, so you bid 2 ♣. Partner bids 2 ♥. Now what do say next?

You might just go ahead and bid 6 ♥. Partner probably has at least one Ace for his 1 NT opening. The other choice is a Blackwood 4 NT, and while you don't like to use Blackwood when you have a worthless doubleton, this bid will at least keep you out of slam if partner has ZERO Aces. You bid 4 NT and partner replies 5 ♥. Next?

Did you consider bidding 6 NT? You are balanced, and the points are right. But with two 4-card Majors you should use Stayman, so you bid 2 ♣. Partner bids 2 ♥. Now what do say next?

You might just go ahead and bid 6 ♥. Partner probably has at least one Ace for his 1 NT opening. The other choice is a Blackwood 4 NT, and while

you don't like to use Blackwood when you have a worthless doubleton, this bid will at least keep you out of slam if partner has ZERO Aces. You bid 4 NT and partner replies 5 ♥. Next?

He has two Aces so you bid 6 ♥ because you know there aren't enough points for seven.

The contract would be 6 ♥ played by South.

To make North the declarer ROTATE.

North plays 6 ♥. East leads the ♠ T.

You toy with the idea of letting this ride to your ♠ J, then you put away your childish toys and play the ♠ A from dummy.

The two ♣ losers can be ruffed in dummy. A successful ♥ finesse could save you a loser in trumps. So, should you take the ♥ finesse now?

No, because if you play ♥ A, then the ♥ finesse LOSES, West might play a third ♥ and stop you from your two ruffs in dummy. A much better plan is to play the ♥ K, then ♥ A, and if the ♥ Q drops, well and good. This time she doesn't, but both West and East follow to both trump leads. Play the ♣ A K, the ♠ K, and the ♦ A K Q.

If somebody ruffs any of these it will be with the master trump and you won't care. But if they don't ruff yet, you just start cross-ruffing ♣s and ♠s and let them ruff in whenever they like.

But that is only correct as far as that suit is concerned. When you look at the entire hand you may find that by taking your two high trumps and leaving the master Queen out you can make all four of your small ones separately.

This is much more obvious play when you are missing 5 trumps including the Queen AND Jack because you don't have any choice then.



**Deal 73**

South Deals  
None Vul

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

♠ K Q J 9 6 3  
♥ 8  
♦ 9 3  
♣ A J 8 7

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

16  
11 7  
6

♠ 4  
♥ Q J 10 7 4  
♦ 7 5 2  
♣ K 6 4 2

West	North	East	South
2 ♠	2 NT	Pass	1 NT
Pass	3 ♥	Pass	3 ♣
Pass			Pass
3 ♥ by North			
Lead: ♠ 10			

plays another ♠ which you ruff.

Continue with two more rounds of trumps. Then play to a ♣ honor. Unless the ♣s split 3-3 you will lose two tricks in the suit but your fourth ♣ can be ruffed with dummy's last trump. Of course you also have the ♦ loser which you couldn't avoid.

The purpose of the hand is to point out the advantages of using lebensohl convention when the opponents interfere. It got you to a makeable 3 ♥ contract.

And just look at the EW hands. They can easily make 3 ♠.

When the opponents overcall your 1 NT opener a 2 NT bid by partner is lebensohl. You have been instructed to make a relay bid of 3 ♣, and you do so. Partner now bids 3 ♥. What do you say?

When the opponents overcall your 1 NT opener a 2 NT bid by partner is lebensohl. You have been instructed to make a relay bid of 3 ♣, and you do so. Partner now bids 3 ♥. What do you say?

The 3 ♥ bid is a sign-off, ala the lebensohl methods. So you pass.

North would be playing the hand in 3 ♥.

ROTATE to make South is the Declarer.

South plays 3 ♥. West leads the ♠T. You win the first trick with dummy's ♠A.

Make a Plan then

The bidding may have been tough but there is absolutely nothing to the play of this hand. You just have to pull trumps so none of your winners get ruffed. So play a ♥ at trick 2. West wins and

**Deal 74**

South Deals  
None Vul

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

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



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

11  
1 12  
16

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

West	North	East	South
			1 NT
Pass	2 ♣	Pass	2 ♦
Pass	3 ♠	Pass	3 NT
Pass	Pass	Pass	

3 NT by South  
Lead: ♥ J

Partner bids Stayman; with no 4-card Major you respond 2 ♦. Partner now bids 3 ♠. What do you bid?

Partner bids Stayman; with no 4-card Major you respond 2 ♦. Partner now bids 3 ♠. What do you bid?

Partner's bidding is crystal clear. He has described a hand with at least 11 points, which has 4 ♥s and 5 ♠s.

The decision is yours, and with no 8-card Major suit fit you decide on 3 NT.

On West's ♥ J opening lead East plays the ♥ Q.

Winner List: ♠ = 0 : ♥ = 2 : ♦ = 3 : ♣ = 2 :: Total = 7

You must establish some ♠ tricks which means you will be finessing through West. Since West can get the lead at most once in ♠s you should not hold up in ♥s. The problem with a hold up is that East may pocket one ♥ trick and then switch to ♣s, a suit in which you are no better off.

Win the ♥ K and play your ♠ 9, letting it ride. Suppose it holds the trick. Continue with another ♠, taken by East's ♠ Q.

East cannot hurt you. If he has a ♥ to play, then ♥s will have broken no worse than 4-2 and you will lose two ♥s and two ♠s.

If East plays any other suit you have a double stopper and can establish ♠ tricks before they can set up a winner of their own.

to see what might have happened if you held up.

East could play a ♣, knocking out one of your ♣ A K. When East won his first ♠ he would establish the ♣s, and when he took the second ♠ he could cash 2 ♣ tricks.

**Deal 75**

North Deals  
None Vul

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

16  
3 10  
11

West	North	East	South
	1 NT	2 ♥	2 NT
Pass	3 ♣	Pass	3 ♥
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♥ Q			

♠ J 6 5  
♥ 7 6 4  
♦ A K J  
♣ A K 6 3



♠ A 10 9 8  
♥ A K 2  
♦ 9 5  
♣ 8 7 4 2

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

Partner's 2 NT is lebensohl, requesting that you bid 3 ♣. You obey and partner now bids 3 ♥. What do you say?

Partner's 2 NT is lebensohl, requesting that you bid 3 ♣. You obey and partner now bids 3 ♥. What do you say?

The cue-bid is Stayman, asking if you have 4 ♠s. However, since it was a DELAYED cue-bid it also shows stopper(s) in the opponent's overcalled suit. Since you do not have 4 ♠s you go ahead and bid 3 NT.

East naturally attacks in his suit, leading the ♥ Q.

There are several possibilities for extra winners. The ♦ Q might drop - or the finesse might work, providing one winner. The ♣s might split 3-2, giving you one extra winner. The ♠ honors might be split (or East might hold both) so the double finesse would give you two winners. Since your minor suit hopes require that BOTH of them work, your best bet is the double ♠ finesse.

You do not need to hold up on the ♥ because you will be finessing twice into West, and he cannot possibly have more than two ♥s, probably only one. Come to your hand with a ♣, play the ♠ J and let it ride. West wins the ♠ Q and plays another ♣. Win this one and finesse the ♠ again. When this finesse works you can return to your hand with a ♦ and repeat the finesse.

Even if West held both honors you would STILL have established one ♠ winner and would have the possibility of a ♦ finesse.

**Deal 76**

West Deals  
None Vul

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

17  
8 4  
11

♠ A 10 9  
♥ K Q 6 4  
♦ A 9 5 2  
♣ A 5



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

West	North	East	South
2 ♠	Pass	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by South			
Lead: ♠ K			

Partner's 1 NT overcall shows 15-18 points and guarantees a ♠ stop. With 11 points and no 4-card ♥ suit you say 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ K. Do you hold up or not?

You need just one more winner. It could come from a finesse of the ♣ J. It could come from a 3-3 ♥ split. It could come by establishing a fourth card in ♦s.

Most important for now is the ♠ lead? Do you hold up?

Yes you should hold up. In fact you might as well hold up twice since you aren't contemplating a throw-in of East. Holding up twice will protect you in the unlikely event that East made his 2 ♠ bid with a 5-card suit.

Both the ♥ possibility and the ♣ possibility will either work or not, so you can save them for later. Your highest percentage chance is the fourth ♦, but here you must be careful. You must try to establish the ♦s without allowing East to get the lead. It is actually pretty easy. Just play a small ♦ from your hand and when East plays low insert the ♦T. West wins the ♦J but cannot harm you with his return.

When the remaining ♦s fall you have established your ninth trick.

If he does that he hands you all four ♦ tricks!

**Deal 77**

North Deals

None Vul

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

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



15  
 8 10  
 7

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

West	North	East	South
	1 NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
Pass	Pass	Pass	

3 ♠ by North

Lead: ♦ J

Partner's 2 ♥ bid is a transfer; you respond 2 ♠.  
 Partner now bids 3 ♠. What do you bid?

Partner's 2 ♥ bid is a transfer; you respond 2 ♠.  
 Partner now bids 3 ♠. What do you bid?

Partner tells you that he has only invitational strength, but has at least 6 ♠s. The ♠s are fine by you, but with only 15 HCP you decide to pass.

UhOh. Maybe you should have bid game.

If the ♠s are 2-2 there will be only one loser in that suit. And maybe the ♣ finesse will work.

Don't get too optimistic too early. If you play ♠ A and another ♠ you could go down. Remember that you only counted one ♥ loser - that means you MUST ruff a ♥ in your hand.

Win the ♦ lead and play ♥ A and another ♥ before you touch trumps.

After this there is nothing the defense can do to stop you ruffing one ♥ in your hand.

to see why this was necessary.

East would have taken the second ♠, then pulled your last ♠. When the ♣ finesse failed you would make only 8 tricks.

**Deal 78**

South Deals  
None Vul

♠ 7 4  
♥ A 10 9 8  
♦ Q J 10 8  
♣ J 8 3

17  
8 4  
11

♠ A 10  
♥ K 7 4 3  
♦ A 6 5 4  
♣ A Q 5



♠ K Q 8 6 3  
♥ 6 2  
♦ K 7 3  
♣ K 6 2

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

West	North	East	South
			1 NT
Pass	2 ♥	Pass	2 ♠
Pass	3 NT	Pass	Pass
Pass			
3 NT by South			
Lead: ♦ Q			

With 12 points and a 5-card Major you transfer partner to that Major. You bid 2 ♥. Partner bids 2 ♠. Now what do say next?

With 12 points and a 5-card Major you transfer partner to that Major. You bid 2 ♥. Partner bids 2 ♠. Now what do say next?

You must insist on game, but since partner could have a doubleton ♠ you do so by bidding 3 NT to give him the choice.

He chooses 3 NT by passing.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♦ Q. Do you win the first trick or holdup?

A holdup wouldn't hurt you since East would retain the lead. But it probably wouldn't help you much either since you do have 2 stoppers in the suit. You obviously need to establish at least one more winner in ♠s so you won't have to depend on

the ♥ A being with West. Need it be said that ♥s is the suit you are worried about and West is the Danger hand? Let's say you win the first trick with dummy's ♦ K.

Suppose you play ♠ A, then ♠ K Q. If they split 3-3 you will be soooo happy because you will make at least T tricks. But if West shows out on the third ♠ you will be pretty happy because you can give up a ♠ to East and still make at least 9 tricks. But if East shows out on the third ♠ you could be in deep trouble. You would have to give West the lead to establish an extra ♠ winner, and he might very well lead through your ♥ K.

There is a great safety play to protect against a 4-2 ♠ split. Play a low ♠ from dummy and finesse the ♠ T. East may win with a doubleton ♠ J but you will still make the contract.

to see what really happens.

But visualize the ♠ J and ♠ 7 transposed. If you don't make the safety play it is true that the ♠ J will fall. BUT, West will still take the fourth ♠ and when he gets in he will return the ♥ Q.

**Deal 79**

North Deals  
None Vul

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

17  
7 8  
8

West

North

East

South

Pass

Pass

Pass

Pass

3 NT by North

Lead: ♥ 5

♠ K J

♥ 10 9 7 3

♦ A K 5 3

♣ A Q 4



♠ Q 10 9 8 4

♥ A 4

♦ Q 7 2

♣ 8 6 5

♠ A 6 2

♥ K J 8 5 2

♦ 9 8

♣ 10 7 3

Partner's 2 ♥ is a transfer, so you bid 2 ♠. Partner now bids 2 NT. What do you say?

Partner's 2 ♥ is a transfer, so you bid 2 ♠. Partner now bids 2 NT. What do you say?

Partner is only inviting, so he must have either 9 or 10 points. And since he chose 2 NT as the invitation he must have only 5 ♠s. You will accept the invitation since you have a maximum 1 NT opener, and you choose 3 NT since you know there is no 8-card ♠ fit.

When East leads the ♥ 5 you have an immediate decision to make.

It is pretty clear that the 4 additional winners you need will be ♠s. The danger is that when you force out the ♠ A the defenders might be able to cash 4 ♥s right away. So the immediate decision is whether you take the ♥ A on the first trick or wait until the second.

If East has only 4 ♥s it will make no difference what you do because they will only win 3 ♥ tricks and you will make your contract. So assume that

East has a 5-card suit, which means that West has 2 ♥s. East's suit is definitely NOT ♥ K Q J 5 2; he would have started with the ♥ K, not the ♥ 5. So you can be sure that West holds either ♥ K x, ♥ Q x or ♥ J x. So what?

So you should play the ♥ A immediately. If West puts on his small ♥ then his lone honor will block the suit the next time it is played. But if he unblocks the honor under dummy's ♥ A then your ♥ T 9 7 will be promoted into a second stopper.

Play the ♥ A on the first trick and West is hog-tied. If he plays low the suit blocks, if he sacrifices his ♥ Q then your ♥ T 9 7 prevents East from running the suit.

**Deal 80**

South Deals

None Vul

♠ 5

♥ K Q J 6 5 2

♦ A 6 4

♣ 9 4 3

16

10 3

11

♠ A 10 7 3

♥ 9 7

♦ K Q J

♣ K Q J 7

♠ K 9 8 6

♥ A 10 4

♦ 10 7 5 2

♣ A 2

♠ Q J 4 2

♥ 8 3

♦ 9 8 3

♣ 10 8 6 5



West	North	East	South
			1 NT
2 ♥	2 NT	Pass	3 ♣
Pass	3 ♥	Pass	3 ♠
Pass	4 ♠	ALL	Pass
4 ♠ by South			
Lead: ♥ K			

You need to find out if partner has 4 ♠s. Using lebensohl the way to do that is to first bid 2 NT. Partner bids 2 ♣, the relay bid. What do say next?

You need to find out if partner has 4 ♠s. Using lebensohl the way to do that is to first bid 2 NT. Partner bids 2 ♣, the relay bid. What do say next?

Now you cue-bid 3 ♥. An immediate cue-bid would have been Stayman, (for the other Major), but the cue-bid following the lebensohl 2 NT also promises a stopper in the enemy suit. In any case, partner replies 3 ♠. Next?

You need to find out if partner has 4 ♠s. Using lebensohl the way to do that is to first bid 2 NT. Partner bids 2 ♣, the relay bid. What do say next?

Now you cue-bid 3 ♥. An immediate cue-bid would have been Stayman, (for the other Major), but the cue-bid following the lebensohl 2 NT also promises a stopper in the enemy suit. In any case, partner replies 3 ♠. Next?

You bid 4 ♠.

The contract would be 4 ♠ played by South.

To make North the declarer ROTATE.

North plays 4 ♠. East leads the ♥ K. Do you take the first trick or not?

You should not hold up on the ♥ for two reasons. First, West might have a singleton. Second, you might not have a ♥ loser at all (if you can discard both of dummy's ♥ losers on your ♣s.

So win the ♥ A and start on trumps by playing ♠ A, then ♠ K. Uh Oh. West discards a ♥ on the second ♠ so you have two ♠ losers.

Now you will have to be lucky. Leave the two master trumps undrawn and start running the ♣s. Fortunately West has 4 ♣s and you are able to discard both of dummy's ♥ losers. Play a ♦ next and your luck continues when it is East who takes the trick. Since West can't get in to pull your trumps, you cannot be defeated. You play your ♦ winners and ruff a ♥ in dummy. West will get his two trumps at the end.

West would have taken the two trump tricks, then East would have taken 5 ♥ tricks and the ♦ A.



**Deal 81**

South Deals  
None Vul

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

15  
1 8  
16

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



♠ A J 7  
♥ 7 6 4  
♦ K Q 9 7  
♣ A Q 2

♠ K Q 10 4 2  
♥ K 8 2  
♦ 4  
♣ 10 8 5 3

West	North	East	South
			1 NT
Pass	3 ♦	Pass	4 ♦
Pass	4 ♥	Pass	4 ♠
Pass	6 ♦	Pass	Pass
Pass			
6 ♦ by North			
Lead: ♠ K			

With 17 points and a 6-card suit you are definitely thinking about slam. The way to suggest slam to partner is to jump in a suit, so you bid 3 ♦.

Partner says 4 ♦, bypassing 3 NT and agreeing to your suit; what do you bid?

With 17 points and a 6-card suit you are definitely thinking about slam. The way to suggest slam to partner is to jump in a suit, so you bid 3 ♦.

Partner says 4 ♦, bypassing 3 NT and agreeing to your suit; what do you bid?

Typically you start showing controls, up the line. So you bid 4 ♥, showing the ♥ A. Partner then bids 4 ♠. What do you bid next?

With 17 points and a 6-card suit you are definitely thinking about slam. The way to suggest slam to partner is to jump in a suit, so you bid 3 ♦.

Partner says 4 ♦, bypassing 3 NT and agreeing to your suit; what do you bid?

Typically you start showing controls, up the line. So you bid 4 ♥, showing the ♥ A. Partner then bids

4 ♠. What do you bid next?

When partner shows first round ♠ control you know you don't have two quick losers, so you bid 6 ♦.

You win East's opening lead with dummy's ♠ A.

You only have one too many losers, and you have a very obvious finesse for the ♥ K. But first you pull trumps in two rounds. Do you take the ♥ finesse now?

No you don't. In fact you won't need to take it at all, not with that very valuable ♠ J in dummy.

Play a ♣ to dummy's ♣ Q, then ruff the ♠ 7 in your hand. Next play ♣ K, then another ♣ to dummy's ♣ A. Play the ♠ J from dummy and discard your ♥ 5. East will win this trick, (from the opening lead you knew he had the ♠ Q), but he will be end-played. A ♠ or a ♣ will give you a ruff/sluff, but a ♥ will give you a free finesse into your ♥ A Q.

Sometimes being about 50% of the time on average.

So whenever you see your contract depending on a finesse, just look again and see if perhaps an elimination play is available.

**Deal 82**

East Deals

None Vul

♠ J 9 4 2  
 ♥ 10 3  
 ♦ 10 9  
 ♣ J 10 9 8 4

13  
 2 8  
 17

West

Pass

Pass

3 NT by South

Lead: ♥ 10

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



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

North

3 NT

♠ K 7 3  
 ♥ Q J 9 8 6 5  
 ♦ Q 8 6 2  
 ♣ —

East

2 ♥

Pass

South

2 NT

Pass

Over an opponent's Weak 2-bid a 2 NT overcall is used to show basically the same as a 1 NT opening bid, but promising stopper(s) in their suit.

Partner bids 3 NT.

As expected, West leads his partner's ♥ suit.

You need only one more winner; the best chance will be a 3-2 split in ♣s. But if that doesn't happen you might have to try the finesse in either ♠s or ♦s. The problem is that both finesses go into the East hand. Because of that fact there is no reason to hold up on the first trick so you win the ♥ A. Then you play the ♣ A . . . and East discards a ♦!

Don't be sad that the ♣s didn't split, your contract is now guaranteed! Well, guaranteed as long as East has only a 6-card ♥ suit.

Play your ♥ K, and when West follows suit play your ♥ 7. East wins this trick and he can also win 3 more ♥ tricks. But when he runs out of ♥s he will be forced to play a ♠ or a ♦ because he doesn't have any ♣s. Either one will give you your ninth

trick.

But it wouldn't matter, you would still play the same way. As long as you can strip East of any ♣s you can make the throw-in.

**Deal 83**

North Deals  
None Vul

♠ A 5  
♥ Q J 6  
♦ K J 9 2  
♣ 10 9 5 2

2  
11 12  
15

West

Pass

Pass

2 ♠ by North

Lead: ♣ K

♠ 10 8 6 2

♥ 10 8 7 4

♦ Q 6 5 3

♣ 7



♠ Q J 9 4

♥ A 5 3

♦ A 8

♣ A 8 6 3

North

1 NT

2 ♠

East

Pass

Pass

South

2 ♣

Pass

♠ K 7 3

♥ K 9 2

♦ 10 7 4

♣ K Q J 4

You have a bad hand. Bad, bad, bad hand. But you think playing in ♠s, ♥s or ♦s would be better than playing 1 NT. Can you get partner to bid one of those suits? Sure, you just say 2 ♣. Partner says 2 ♠. Your call.

You have a bad hand. Bad, bad, bad hand. But you think playing in ♠s, ♥s or ♦s would be better than playing 1 NT. Can you get partner to bid one of those suits? Sure, you just say 2 ♣. Partner says 2 ♠. Your call.

Your dream just came true. So pass and it won't turn into a nightmare.

The contract would be 2 ♠ played by North.

To make South the declarer ROTATE.

South plays 2 ♠. West leads the ♣ K.

That is a lot of losers. But it makes the plan that much easier. You will try to make as many of dummy's small trumps as you can, and you will do that by ruffing ♣s.

Win the ♣ A and ruff a ♣ in dummy. Return to your hand with the ♦ A and ruff another ♣. Back to your hand with the ♥ A and ruff another ♣.

You have taken 6 tricks already and cannot be prevented from winning two more trumps.

Lucky for you the defenders didn't see the advantage of playing three rounds of trumps right off the bat.

It would be tough for West to come up with a ♠ lead from ♠ K 7 3, but it would have been great defense.

**Deal 84**

South Deals  
None Vul

♠ Q 8 2  
♥ 9  
♦ K 9 7 4  
♣ K Q J 9 2

17  
11 1  
11

West

Pass

Pass

3 NT by South

Lead: ♣ K

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



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

North

3 NT

East

Pass

South

1 NT

Pass

♠ 10 9 5 4  
♥ 10 7 5 3  
♦ J 10 3  
♣ 8 5

Holding a 4-card ♥ suit some bidders would use Stayman. However, when you have 4-3-3-3 distribution there is little chance of ruffing so others prefer not to use Stayman. You take the latter view and bid 3 NT with your 11 points.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♣ K and West follows with the ♣ 5.

Do you hold up? If so, how many times?

Your ninth trick will be either the ♠ J or the ♦ Q. In both cases the finesse would be into the East hand so the question of disrupting opponent's communications doesn't arise - West is not going to get the lead.

Nonetheless it is a good idea to hold up - but only once.

East then plays the ♣ Q which you win as West follows. Next you run four ♥ tricks, ending in dummy. You play dummy's ♠ K, your sixth trick so far. It is crunch time. Do you now finesse for the ♦ K or the ♠ Q?

The answer is NO, you do not take either finesse. Instead you play a ♣, hoping East must take the trick. And he does. East then cashes two more ♣ tricks but then he is out of ♣s. Since he is also out of ♥s he is going to have to play either a ♠ or a ♦, either one of which will make you very happy!

If West had not followed to the second ♣ you might not have been able to use the endplay. Instead you would have run the ♥s, and if East did not discard a ♣, you would have to guess as to which finesse to try. With the cards as shown neither would have worked.

**Deal 85**

North Deals  
None Vul

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

16  
9 7  
8

West

Pass

Pass

4 ♠ by North

Lead: ♣ Q

♠ A 6  
♥ K 7 4  
♦ A J 9 3  
♣ A 9 7 4



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

North

1 NT

2 ♠

Pass

East

Pass

Pass

Pass

South

2 ♥

4 ♠

Partner transfers and you naturally respond 2 ♠. Partner bids the ♠ game and you pass.

West plays the ♣ 8 and your first decision is whether to hold up.

You should certainly hold up. West is the Danger hand here because if West ever gets the lead he can play a ♥ through your unprotected ♥ K, possibly giving you two ♥ losers. If you take the first trick with the ♣ A you open the door for West to gain entry with the ♣ K which you know he has.

Next pull three rounds of trumps. Fortune smiles and they split 3-2.

Now it's time to play on ♦s. Do you finesse for the ♦ Q? and if so, which way do you finesse?

Missing 6 ♦s to the Queen of course you should finesse. And you will finesse through West, of course, because he is the Danger Hand. So play dummy's ♦ K, then play the ♦ T and let it ride.

to see how your Plan turned out.

Another time East will hold the ♦ Q and you will make the contract, but no overtrick.

**Deal 86**

South Deals  
None Vul

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

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



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

15  
6 10  
9

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

West	North	East	South
			1 NT
Pass	2 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by South			
Lead: ♥ 3			

With 9 points and a balanced hand you go into Invitational Mode. Bid 2 NT. Partner will raise to 3 NT with a maximum, pass with a minimum. Today he has a middling 16 points, but bids 3 NT anyway.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♥ 3 and West plays the ♥ K.

Do you hold up or not?

You count 3 ♦ tricks but will need to be careful to get all 3. And obviously your three extra winners will have to be from the ♣ suit.

Most important for now, how do you read the ♥ suit? Do you hold up?

East has 4 ♥s because he led the ♥ 3 and you can see the ♥ 2. Therefore you should NOT hold up because they can only win 3 ♥s and the ♣ K right

now. But if you hold up, West might pocket his ♥ trick and switch to ♠s, where you are just as bad off.

So win the ♥ A and unblock the ♦ A Q. then play ♣ J, expecting to lose the trick. In fact, East takes his ♣ K.

East cashes his 3 ♥ tricks, then plays a ♠. Pounce with dummy's ♠ A, cash the ♦ K, then take your 4 ♣ tricks and the game.

Not all finesses should be taken - certainly not this one.

Another possibility, playing ♣ A first, should also be rejected. On the rare day where the ♣ K fell singleton you might be happy, but on the more frequent days where a defender held ♣ K x x and took the third ♣ trick you'd feel like a complete fool. Rightly so.

**Deal 87**

West Deals  
None Vul

♠ A 7  
♥ A 8 3 2  
♦ Q 6 2  
♣ A K 6 2

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



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

17  
12 3  
8

♠ K 6  
♥ J 6 4  
♦ K 9 7 5 4  
♣ J 7 3

West	North	East	South
1 ♠	1 NT	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♠ 8			

A takeout double would not be a terrible bid. But if you don't overcall 1 NT right now it will be hard to later convince partner that you have 17 points balanced. So you bite the bullet and say 1 NT. Partner now bids 2 NT. What do you say?

A takeout double would not be a terrible bid. But if you don't overcall 1 NT right now it will be hard to later convince partner that you have 17 points balanced. So you bite the bullet and say 1 NT. Partner now bids 2 NT. What do you say?

There is no point bidding ♥s; you are absolutely sure that partner does not have four of them. He has told you to bid 3 NT with a maximum so you bid 3 NT.

Of course East leads his partner's suit.

When the going gets tough, the tough better figure out a good plan! Although you MIGHT manage to get an extra trick in ♥s or ♣s, you can see that your only real chance is to find a distribution that will give you 4 ♦ tricks. With that in mind, where do you win the first trick?

Without thinking it through you might decide to save that entry to dummy and win the first trick in your hand. But to get the 4 ♦ tricks you need you are going to have to make them play their ♦ A WITHOUT using one of your two honors. That means the ♦ A must be doubleton, AND you must lead through it. And WEST is the one most likely to hold ♦ A x.

You win dummy's ♠ K and play a low ♦. When West follows with the ♦ 3 you play your ♦ Q which wins.

Then play a low ♦ from your hand, and DUCK IN DUMMY. West plays the ♦ A on this trick and you are now home-free!

Sometimes you must try to visualize some possible distribution of the defender's cards which will allow you to make your bid and then just go ahead and play for that distribution.

**Deal 88**

North Deals  
None Vul

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

15  
7 10  
8

West

Pass  
Pass  
Pass

4 ♥ by South  
Lead: ♥ 2

♠ 9 5  
♥ K Q 7  
♦ K Q 7 3  
♣ A J 9 6



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

North

1 NT  
2 ♠  
4 ♥

East

Pass  
Pass  
Pass

South

2 ♥  
3 ♥  
Pass

♠ Q 10 6 4  
♥ A 4  
♦ A 10 2  
♣ 8 4 3 2

With two 5-card Major suits you can transfer to either one first. A good system is to use the "weaker" transfer to show an invitational hand, the "stronger" to show a forcing to game hand.

So you bid 2 ♥ and partner replies 2 ♠. What next?

With two 5-card Major suits you can transfer to either one first. A good system is to use the "weaker" transfer to show an invitational hand, the "stronger" to show a forcing to game hand.

So you bid 2 ♥ and partner replies 2 ♠. What next?

Partner now knows you have 5 ♠s, so you now bid 3 ♥ which lets him know you have 5 of that suit also. Partner chooses the ♥ game.

East wins the first trick with the ♥ A and returns the ♥ 4.

You are surely going to lose the two red Aces, so you must keep the ♠ losers to 1. A possible Plan is to pull the last trump and trust the ♠s to split 3-3. Good Plan?

Stinking Plan. The chance of a 3-3 ♠ split is 36%, just a little over 1 in 3. A much better idea is to leave that trump out for a while longer, take your ♠ A K, and ruff one ♠ with dummy's last ♥. Then what?

Be careful, you are still in danger. You need to pull that last trump but playing ♣ A and a ruff at this point could result in you losing trump control. First you need to establish a ♦ trick, so play the ♦ K.

East wins the ♦ A but he can't hurt you. Suppose he plays another ♦. You win in dummy, ruff a ♦ back to your hand, and pull West's last trump. Then play a ♠ to East's ♠ Q. Your fifth ♠ is now established and you still have a trump to get to your hand with.

You must then pull West's last trump, leaving you with only one trump.

When you give up the ♠ to East he could play a ♣, forcing you to use your last trump, and although you could take your ♠ winner you wouldn't have the ♦ trick established. Not an easy hand.



**Deal 89**

North Deals  
None Vul

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

4  
13 8  
15

West

North

East

South

1 NT

Pass

Pass

Pass

1 NT by North

Lead: ♥ J

♠ A 7 5 4 2  
♥ 6 5 3  
♦ 10 6 5  
♣ 8 4



♠ 9 6 3  
♥ A K 2  
♦ A 4 3  
♣ A 7 5 2

♠ Q 8  
♥ J 10 9 8 4  
♦ K 8 7 2  
♣ Q 10

Here is the question. Is 2♠ a better contract than 1 NT? If so, you should transfer partner, then pass. If not, you should just pass now. With just a 5-card suit, and with no singleton, pass is probably better.

The contract would be 1 NT played by North.

To make South the declarer ROTATE.

South plays 1 NT. West leads the ♥ J and East plays the ♥ Q.

Do you hold up or not?

Outside ♠s you have 6 combined cards in each suit, so you must assume that you aren't any worse off in ♥s than in one of the minors. And, in ♥s you have 2 stops. So don't hold up.

You need 2 additional ♠ winners, but dummy has but one entry. So?

So you must duck twice. Win the ♥ K and play a low ♠ from each hand. A defender will win and probably continue ♥s.

Win the ♥ A and play another low ♠ from each hand. West wins and cashes 3 ♥s. He then plays the ♣ Q.

You win the ♣ A and take the ♦ A and the 3 good ♠s in dummy. The 4 high cards from your hand plus the 3 ♠ tricks from dummy add up to 7. Hallelujah.

But since they may be right you need to be on the lookout for ducking plays because one entry in dummy may be all you are going to have.

**Deal 90**

West Deals  
None Vul

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

18  
13 1  
8

West	North	East	South
1 ♠	Pass	Pass	1 NT
Pass	2 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by South			
Lead: ♠ K			

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



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

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

It is good to be a little bold with your overcalls. But with a suit this tattered and only two outside Queens this is not good enough for a 2-level overcall. So you pass. Then you hear partner say 1 NT.

It is good to be a little bold with your overcalls. But with a suit this tattered and only two outside Queens this is not good enough for a 2-level overcall. So you pass. Then you hear partner say 1 NT.

A 1 NT overcall shows 15-18 points and a stopper(s) in their suit. With 9 points you invite with 2 NT and partner bids the game.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ K. Do you hold up twice? Or just once? Or not at all?

You need to find one winner and it seems that it must come from one of dummy's red Queens. You

are certain that East has both red Kings for his opening bid, (you and dummy have 26 HCP between you so that only leaves 14). But you also know that East has at least 5 ♠s, so if you lead toward a red Queen East will grab his red King plus 4 ♠ tricks.

Does that resolve the holdup question for you?

Yes. You hold up ONCE, and take the ♠ A at trick 2. Next you play ♣ K Q J to strip East of that suit. Then play the ♠ T to throw East into the lead.

He can take his other 3 ♠ winners, but after that he must lead a red card. Of course you confidently put up dummy's Queen which will be your ninth trick.

Here you couldn't afford to hold up twice because then you would not have a throw in card left to put East on lead.

But you had to hold up on the first trick to make sure West couldn't gain entry in the suit.

By the way, if East had a 6-card suit this plan wouldn't work. But then, no other plan would either.

**Deal 91**

North Deals  
None Vul

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

20  
6 9  
5

West

Pass  
Pass  
Pass

4 ♠ by North

Lead: ♥ 2

♠ A 10 8 5  
♥ K Q 7 4  
♦ A Q J  
♣ K J



♠ K 9 7 2  
♥ 6  
♦ 7 4 3  
♣ Q 10 7 4 3

North

2 NT

3 ♥

4 ♠

East

Pass

Pass

Pass

South

3 ♣

3 NT

Pass

When you have 4 cards in both Majors you respond 2 ♥ to a Stayman request. Partner now bids 3 NT. What do you bid?

When you have 4 cards in both Majors you respond 2 ♥ to a Stayman request. Partner now bids 3 NT. What do you bid?

Partner denies having 4 ♥s so he must have 4 ♠s (or he would not have used Stayman). You correct the contract to 4 ♠.

West grabs the opening lead with the ♥ A and plays the ♦ T.

The ♠, ♥ and ♣ losers are inevitable so you'd better not lose a ♦. Even though West has returned a ♦ it is still possible that he holds the ♦ K so the finesse has a chance of working. Let's say a 50% chance. Do you take it?

No, of course not. Not when you have a play that offers almost a 100% chance. Win the ♦ A, play ♠ K, ♠ A, then ♥ K Q, discarding dummy's 2 ♦ losers.

With one master trump still out you start on the ♣s, playing first the ♣ K, then overtake the ♣ J with dummy's ♣ Q. The defense is welcome to take their ♣ A whenever they want, and they are also welcome to their trump trick. You are so gracious because you have your ten tricks!

But the other 50% of the time East will have the ♦ K. On those Deals you get your just reward.

**Deal 92**

South Deals  
None Vul

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

17  
10 7  
6

West

Pass  
Pass  
3 NT by South  
Lead: ♠ Q

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



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

North

2 NT  
Pass

East

Pass  
Pass

♠ 9 6 4 2  
♥ K Q 10  
♦ Q 10 5  
♣ 10 6 2

South

1 NT  
3 NT

You do have 9 points, of a sort anyway. Hoping your ♣ suit will be of use, you invite with 2 NT. Partner says 3 NT.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ Q, West following with the ♠ 2. Do you hold up or not?

No, don't hold up. At least you have ♠s stopped twice, your other suits are stopped only once.

Realizing that your only hope is for a bunch of ♣ tricks you win the ♠ K and play the ♣ Q. East covers with the ♣ K. What do you do?

If you win with dummy's ♣ A, and if the ♣s split 2-2, you can win 7 ♣ tricks and 4 other high cards. Wow!

But if it turns out that the ♣ K was singleton you will win just TWO ♣ tricks because dummy has no other entries.

So if you feel like gambling, go up with the ♣ A. But if you like the idea of a guaranteed contract let East hold the ♣ K, and you make sure of the six other ♣s.

The play went exactly as shown above. When her LHO played the ♣ K our declarer ducked in dummy and made the contract.

**Deal 93**

North Deals  
None Vul

♠ K J 9 6  
♥ J 10 5 4  
♦ 10 6  
♣ 10 8 5

9  
5 10  
16

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

4 ♠ by North  
Lead: ♣ K

♠ A 10 4 3  
♥ 7 3  
♦ K Q 8 7 4 2  
♣ 7



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

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

It is tempting to just bid 3 NT and hope the ♦s come in. But not when you have a 4-card Major suit. Instead you bid a Stayman 2 ♣. Partner says 2 ♠; what do you bid next?

It is tempting to just bid 3 NT and hope the ♦s come in. But not when you have a 4-card Major suit. Instead you bid a Stayman 2 ♣. Partner says 2 ♠; what do you bid next?

Well, he has 4 ♠s. That's why you used Stayman so you bid 4 ♠.

The contract would be 4 ♠ played by North.

To make South the declarer ROTATE.

South plays 4 ♠. West leads the ♣ K. Seeing T top tricks sort of makes you wish you had just bid 3 NT.

Missing 5 ♠s, the most likely split is 3-2, (68% of the time). You win the ♣ A and play a small ♠ toward dummy. West puts on the ♠ Q which you take with dummy's ♠ A, East following with the

♠ 6.

Do you play ♠s again? or not?

Not. With both defenders following suit, the possibility of 4 ♠ losers is gone so you can lose at most 3. But that ♠ Q from West is ominous. If you play another ♠ and they do split 3-2 you will make 11 tricks, losing only 2 trumps. But if East has 3 ♠s left he will win the trick, pull all the rest of the trumps, and lead a ♣ to West.

The guaranteed way to make the contract is to play no more ♠s, but to start playing ♦ winners. The defenders can make their 3 trump tricks but you maintain control of the hand.

But with a different distribution, (3-2), playing the second trump would have been great.

Considering probabilities it looks like this. If you play the second trump you will make 2 overtricks about 70% of the time, but you will go down 4 about 30% of the time.

If you stop with the ♠s and start running ♦s you will make your contract To% of the time but will never make an overtrick.

**Deal 94**

North Deals  
None Vul

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

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



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

16  
6 10  
8

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

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♦	Pass	4 ♥
Pass	Pass	Pass	

4 ♥ by South

Lead: ♣ J

Yes, you have a 6-card ♥ suit. But you also have 4 ♠s, so you start with a Stayman 2 ♣.

Partner says 2 ♦; what do you bid?

Yes, you have a 6-card ♥ suit. But you also have 4 ♠s, so you start with a Stayman 2 ♣.

Partner says 2 ♦; what do you bid?

OK, no 4-4 ♠ fit. But partner has at least 2 ♥ so you know you have an 8-card (or better) fit there. With 10 points you have to decide whether to invite or insist, and you like the looks of this hand so you bid 4 ♥.

You play low from dummy and West continues with ♣T, then ♣9 which you ruff.

You don't expect a trump loser, and obviously you cannot afford to have one.

So after ruffing the third ♣ you play ♥ A, then ♥ Q. Aargh! West discards a ♦ on the second trump.

East has left the ♥ J 9 while you have the ♥ Q T 8. If only dummy had another ♥ you could finesse East's ♥ J, but, alas, dummy has none. Can you see another way to accomplish the finesse?

If you could manage to be in dummy after trick 11, and have nothing in your hand but the ♥ Q T, while East had nothing in his hand but the ♥ J 9 you would have him. But to accomplish this you must use up your ♥ 8 beforehand.

You enter dummy with a ♦, then play a small ♦ and ruff with your ♥ 8. Then play your ♠ K. West wins this and assume he plays another ♠.

Win the ♠ in dummy, then play ♦ K, and the other ♠ winner. If East has to follow to all these then you will have accomplished your objective; East will be down to ♥ J 9 and will have to ruff trick 12 with one of them - which you will over-ruff.

for the full layout.

When you played a third ♦ to ruff with your ♥ 8, East COULD have ruffed this. If he had, it would have handed you your contract since you could over-ruff and take care of your trump problem immediately.

By the way, ruffing a card to purposely shorten your trump holding is called a Trump Coup.

**Deal 95**

North Deals  
None Vul

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

17  
4 9  
10

West

Pass

Pass

3 NT by North

Lead: ♠ K

♠ A 7 2  
♥ K 5  
♦ K J 6 3  
♣ A Q 7 2



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

North

1 NT

3 NT

East

2 ♠

Pass

South

3 ♠

Pass

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

Partner's cue-bid is the lebensohl version of Stayman, in this case promising 4 ♥s. Since it is an immediate cue-bid it denies a ♠ stopper.

You are forced to bid and you don't have 4 ♥s.

But you DO have a ♠ stopper so you decide bid 3 NT.

You hold up your ♠ A until the third round; East started with 6 ♠s.

You need just one more winner. It cannot come from either ♣s or ♠s. Unless a defender foolishly discards a ♥ it can't come from that suit. Which means you have to win a ♦ trick.

So after winning the ♠ A, you play a ♣ to dummy's ♣ K, then lead a small ♦ toward your hand and play . . . what?

At first this looks like the classic King / Jack guess situation where you try to figure out if East is more likely to have the Ace or the Queen.

But it isn't like that at all. If East has the ♦ A then he will take it no matter which ♦ you play, and will defeat you with 1 ♦ and 5 ♠ tricks. Your ONLY chance to make this contract is for West to hold the ♦ A. So you play the ♦ K, then you . . .

. . . to see if you make the contract or not.

Smart you, if you had played the ♦ J you'd be down 2.

**Deal 96**

South Deals  
None Vul

♠ J 9  
♥ Q J 9 7 3  
♦ Q 8 4  
♣ 10 7 4

16  
6 11  
7

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



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

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

West	North	East	South
			1 NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♠	Pass	4 ♠
Pass	Pass	Pass	

4 ♠ by South  
Lead: ♥ Q

You have an invitational strength hand with a 6-card Major suit. It's a no-brainer; you transfer with a 2 ♥ bid. Partner says 2 ♠; what do you bid next?

You have an invitational strength hand with a 6-card Major suit. It's a no-brainer; you transfer with a 2 ♥ bid. Partner says 2 ♠; what do you bid next?

Repeat: You have an invitational strength hand with a 6-card Major suit. So you invite with 3 ♠. Partner accepts with 4 ♠.

The contract would be 4 ♠ played by South.

To make North the declarer ROTATE.

North plays 4 ♠. East leads the ♥ Q. Of course you take the ♥ A.

Missing 5 ♠s, the most likely split is 3-2, (68% of the time). You win the ♥ A then play ♠ K and ♠ A, both defenders following to both leads but the ♠ Q is still out there.

Do you play ♠s again or not?

Usually it is a good idea to leave a master trump un-pulled and go about your business winning tricks in other suits. The idea is to force them to ruff without using any more of your trumps. But that is only "usually". Here your big source of winners is going to be the ♣ suit - and there are zero outside entries to it. Suppose you do not force out the ♠ Q, but start playing ♣ winners. A defender might ruff the third ♣ and you would be doomed.

So play one more ♠ and they are doomed.

Almost always the answer is "not to pull".

The big exception is when you have a running suit in one hand but with no outside entries to it. A hand exactly like this one.



**Deal 97**

North Deals  
None Vul

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

10  
4 5  
21

West

Pass

Pass

ALL

6 ♥ by North

Lead: ♦ 8

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



♠ K Q  
♥ A J 10  
♦ A K 5 3  
♣ A 8 7 3

North

2 NT

4 ♥

5 ♠

Pass

East

Pass

Pass

Pass

South

3 ♦

4 NT

6 ♥

You know you may be in slam territory, but first you need to establish trumps. So you bid 3 ♦ as a transfer and almost faint when partner jumps to 4 ♥, showing a super-accept. Now what do you bid?

You know you may be in slam territory, but first you need to establish trumps. So you bid 3 ♦ as a transfer and almost faint when partner jumps to 4 ♥, showing a super-accept. Now what do you bid?

Check for Aces with Blackwood, partner replies 5 ♠. What next?

You know you may be in slam territory, but first you need to establish trumps. So you bid 3 ♦ as a transfer and almost faint when partner jumps to 4 ♥, showing a super-accept. Now what do you bid?

Check for Aces with Blackwood, partner replies 5 ♠. What next?

Partner shows three Aces. You can't consider a Grand Slam, so bid 6 ♥.

The contract would be 6 ♥ played by North.

To make South the declarer ROTATE.

South plays 6 ♥. West leads the ♦ 8, on which East plays the ♦ 9. You win the ♦ K.

If you look just at the North and South hands you would think this was a pretty easy slam to make. Pull trumps and play three rounds of ♦s, and as long as the ♦s split 3-2 you make twelve tricks. But when you consider the ♦ 8 opening lead you realize that it won't happen. The missing ♦s are Q J T 9 and 8. The ONLY combination from which West would lead the ♦ 8 is when he has a singleton. So the ♦s won't be splitting and you need a different plan.

You need to get a ♦ discard somewhere, and dummy's third ♠ will take care of one of YOUR ♦ losers. But then to establish YOUR hand you are going to have to ruff all 3 ♣ losers.

Play the ♣ A and ruff a ♣. Enter your hand with the ♥T and ruff another ♣ high. Back to your hand with the ♥J and ruff another ♣ high. Dummy is out of trumps but there is still one more in a defender's hand. So come to your hand with the ♠ Q and pull the last trump, discarding a ♦ from dummy.

With all the trumps pulled cash dummy's 2 ♠s and your ♦ A, then give up a ♦ at the last trick.

However it's a "role reversal", you pulled trumps with the short-trump hand and took three ruffs in the long-trump hand.

But call it whatever you like, that's the way to make this Deal.

**Deal 98**

South Deals

None Vul

♠ 10 9 8 5 2

♥ 9 7 2

♦ 8 3

♣ 8 6 5

 20  
 0 4  
 16

West

Pass

Pass

Pass

7 NT by South

Lead: ♠ 10

♠ Q J 7

♥ K Q J 10

♦ A Q 5

♣ A J 4



♠ A 6

♥ A 6 5

♦ K 7 6 2

♣ K Q 10 3

North

4 ♣

7 NT

East

Pass

Pass

South

2 NT

4 ♠

Pass

You have 16 points and partner has 20-21. If you bid 7 NT right now just because it is something you always wanted to do, then I don't blame you. But if you're cautious you'll use Gerber 4 ♣. Partner bids 4 ♠; what do you bid next?

You have 16 points and partner has 20-21. If you bid 7 NT right now just because it is something you always wanted to do, then I don't blame you. But if you're cautious you'll use Gerber 4 ♣. Partner bids 4 ♠; what do you bid next?

OK, you have all the Aces. You are missing 4 points at most, possibly a King and a Jack, or two Queens. You could continue with Gerber and find out about the Kings, or you could pick between 6 NT and 7 NT right now. You go for the gusto with 7 NT!

The contract would be 7 NT played by South.

To make North the declarer ROTATE.

North plays 7 NT. East leads the ♠ T. Do you play the ♠ A or a low card?.

If East has led from ♠ K T 9 x, then all you have to do to make this contract is play a low card from dummy. But a decent defender would not make such a risky lead against a 7 NT contract, so it is probable that West has the ♠ K. You rise with the ♠ A.

You hope the ♦ s will split 3-3, but if they don't you still have the possibility of squeezing West if he holds 4 ♦ s along with the ♠ K you have assigned to him.

If it comes to a squeeze it is important to take your tricks in the correct order. First take 4 ♣ tricks, discarding the ♠ J from your hand. You note that West discards a small ♠ on the fourth ♣.

Next take 4 ♥ winners, discarding dummy's useless ♠ 6 and keeping all 4 ♦ s. On the fourth ♥ West must come down to a 4-card holding; he must either throw his ♠ K, (you are happy) or he can throw one of his ♦ s, (you are happy).

to see what a great squeezer you are.

That means you didn't have to do anything special, just play your winners in the right order and keep your eyes open to see if the ♠ K gets discarded.

Of course if the ♦ s were breaking 3-3 all the time you haven't lost anything by playing for the squeeze.

**Deal 99**

South Deals  
None Vul

♠ J 10 4 3  
♥ A 3  
♦ K J 8 4  
♣ A 5 3

16  
13 3  
8

West

♠ K 5  
♥ Q 8 6  
♦ A Q 7 3  
♣ K Q 8 6



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

North

East

South

Pass

2 ♥

Pass

1 NT

Pass

3 ♥

Pass

2 ♠

Pass

Pass

Pass

4 ♥

4 ♥ by North

Lead: ♣ J

Partner's bid is a transfer asking you to bid 2 ♠, so you do. Partner now bids 3 ♥; what do you bid next?

Partner's bid is a transfer asking you to bid 2 ♠, so you do. Partner now bids 3 ♥; what do you bid next?

Partner is showing 5-5 in the Majors, with at least invitational strength. It's a close thing, but you decide to accept the invitation and bid 4 ♥.

The contract would be 4 ♥ played by North.

To make South the declarer ROTATE.

South plays 4 ♥. West leads the ♣ J. You play the ♣ Q. East wins with the ♣ A and plays the ♥ A then the ♥ 3.

East trump play was good defense; it has prevented you from ruffing 2 ♠s in dummy. Even so your best plan will be to establish the ♠ suit.

So you next play ♠ K, ♠ A, then ruff a ♠ with dummy's ♥ Q. West does not follow to the third ♠.

Next play ♦ A and get to your hand by ruffing a ♦. Pull the last trump, then give up a ♠ to East. Win his return, (by ruffing if necessary) and take your established ♠ winner and dummy's ♣ K.

It would have done you no good at all.

If it worked, all you could do would be to discard your fifth ♠; but that was the ♠ that turned out to be a winner!

It was the fourth ♠ that was a loser, and you couldn't get rid of that one.

**Deal 100**

South Deals  
None Vul

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

15  
6 9  
10

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



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

♠ Q 8 3 2  
♥ K Q 10  
♦ 10 8 3  
♣ Q 7 5

West	North	East	South
			1 NT
Pass	2 ♣	Pass	2 ♥
Pass	4 ♥	Pass	Pass
Pass			
4 ♥ by South			
Lead: ♦ Q			

With 10 points and two 4-card Majors you bid 2 ♣ Stayman. Partner says 2 ♥; what do you bid next?

With 10 points and two 4-card Majors you bid 2 ♣ Stayman. Partner says 2 ♥; what do you bid next?

Now you add a point for your doubleton, get to 11 points, and bid 4 ♥.

The contract would be 4 ♥ played by South.

To make North the declarer ROTATE.

North plays 4 ♥. East leads the ♦ Q. Win the ♦ Q in either hand. Lets say you win with your ♦ A.

\*Don't get overconfident with this loser list. It assumes that trumps break 3-2, (if they don't you cannot make it), and also assumes you will be able to cross-ruff 4 small black cards.

Cross-ruffing those 4 losers could be a problem. You can't afford to get over-ruffed so it would be nice if you could pull some trumps before you start the cross-ruff. But you must make sure that only two rounds of trumps get pulled, otherwise

you won't have the trumps for the cross-ruff.

It is actually simple to make sure exactly two rounds of trumps are drawn. At trick 2 just duck a ♥ in each hand. An opponent will win this, but you can take the next trick, (probably a ♦), and then pull a second round of trumps with your ♥ A. Then leave the trumps alone and play your two black A K's, then start cross-ruffing with your 4 tiny trumps. The defender with the master trump can over-ruff when he can, and can even cash a ♦. But that's all he can do so you will make your game.

West would have won the second one, and if he had then continued ♦s you would have made the contract.

But if he was a good enough defender to pull a THIRD round of trumps, getting 2 for the price of 1 value, you would have been defeated.