

<b>Deal 1</b>	♠ K 10 8 7 4		
South Deals	♥ A 3		
None Vul	♦ 5 2		
	♣ AJ 5 2		
♠ 9 2	♠ 5 3		
♥ J 9 7 6 2	♥ Q 10 8 4		
♦ A 9 8 4 3	♦ K Q J 10		
♣ 4	♣ K 8 6		
	♠ A Q J 6		
12 5 11 12	♥ K 5 ♦ 7 6		
	♣ Q 10 9 7 3		
West	North	East	South
Pass	1 ♠	Pass	2 ♠
Pass	4 ♠	Pass	Pass
Pass			
4 ♠ by North			
Lead: ♦ K			

trumps immediately. And this is one of those times.

So grab your ♣A at trick 2, pull trumps no matter how many pulls it takes, then establish the ♣s. The contract is cold.

Clear thinking is important, too. Can you imagine any Bridge player in the West seat overtaking his partner's opening lead just so he could then underlead his ♣K into dummy's ♣Q?

North is to play 4 ♠. East leads the ♦ K. West overtakes with the ♦ A and returns the ♣ 4.

Losers: ♠=0 ♥=0 ♦=2 ♣=1 Total = 3

This looks like a walk in the park. If West has the ♣K you can let that ♣4 ride around to dummy and end up making 12 tricks! What could go wrong?

What could go wrong is that East could win the ♣K and return a ♣ which West ruffs. West could then play a ♦ back to East's ♦Q, who could play another ♣ which West could again ruff. You could go down 2. That's what could go wrong.

Now, what should go right. Just because the lesson had many examples where you delayed pulling trumps, it is still true that MOST OF THE TIME you should pull trumps immediately. And this is one of those times.

**Deal 2**

West Deals  
None Vul

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

**9**  
**6 17**  
**8**

N  
W E  
S

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	Pass	1♠	Pass
2♠	Pass	4♠	Pass
Pass	Pass		
4♠ by East			
Lead: ♣ Q			

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

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

East is to play 4♠. South leads the ♣ Q.

Losers: ♠=0 ♥=3 ♦=0 ♣=1 Total = 4

You can't help the ♣ loser, but the ♥ loser can be ruffed in dummy. The most important question right now is how many rounds of trumps to pull before you give up a ♥?

None would be the correct answer. Suppose you decide to go over to dummy with the ♠ Q so as to lead a ♥ toward your ♥ Q T 7. When South won the trick he would probably play another trump. Then when you gave up a second ♥ dummy's final trump might be removed.

Win the first trick and play a ♥ from your hand. If they play a ♠, win in your hand and play another ♥. If they play another ♠

it will be just the second and dummy will still have one ♠ left to ruff your ♥ loser.

So you must stay a jump ahead of them. In this Deal the only way they could have gotten the jump on you would have been with a trump opening lead.

**Deal 3**South Deals  
None Vul

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

8  
5 11  
16

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 ♥
Pass	1 NT	Pass	3 ♥
Pass	4 ♥	Pass	Pass
Pass			

4 ♥ by South  
Lead: ♥ 7

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

N  
W E  
S

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

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

South is to play 4 ♥. West leads the ♥ 7.

Losers: ♠=2 ♥=0 ♦=1 ♣=1 Total = 4

You need to find East with the ♠A to avoid two losers in the suit. But even if he has the card you must still be careful. You are in dummy right now, and you are only going to be in dummy once more.

Right now you must lead a ♠ toward your hand and put up the ♠K when East plays low. When this wins the trick return to dummy with a trump and play another ♠ toward the ♠Q. When this also wins you can pull trumps, not before.

Here there was no realistic hope of making this contract without playing twice toward your ♠ K Q.

**Deal 4**

West Deals	♠ J 6 5 2
None Vul	♥ 10 8 4
	♦ A 3
	♣ 10 9 8 3

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

W	N
S	E

5	A 10 9 4 3
13 14	♥ J 9 7 2
8	♦ 7
	♣ K 7 4

West	North	East	South
1 ♦	Pass	2 NT	Pass
3 ♦	Pass	5 ♦	Pass
Pass	Pass		

5 ♦ by West  
Lead: ♣ 10

West is to play 5 ♦. North leads the ♣ T. You play dummy's ♣ J and South puts on the ♣ K.

Losers: ♠=1 ♥=0 ♦=1 ♣=1 Total = 3

The ♠ loser and ♦ loser are "fast" losers, meaning your opponents can take them whenever they are in the lead. The ♣ loser is a "slow" loser, meaning you might have some time to dispose of it.

But here is the problem. If you start to draw trumps, a defender will take the ♦ A and play another ♣, forcing out your ♣ Q. Then, when you play a ♠ they will jump in with the ♠ A and take their ♣ trick. Anything you can think of to do about that?

Once you recognize the problem, the solution is easier to see. Don't play trumps next!

Instead, win the first trick and immediately play your ♠ toward dummy's ♠ K Q. A defender will probably take this trick but you don't care. They will play another ♣ to try to set up a trick in the suit but you can win the ♣, enter dummy with the ♥ A, and discard your "slow" ♣ loser on dummy's good ♠ honor.

And then, with that important job done, you can lead trumps.

for the full deal.

Suppose North's opening lead was a ♠, a ♥ or a ♦. You would have still had the same 3 losers, but now the ♣ loser would have been "very slow". So slow that you could start on trumps before working on the ♠s.

In other words, with one of these opening leads a mediocre player, one who had never read this lesson, would probably make the contract without any trouble. But with the ♣ lead only a skilled declarer would make it!

**Deal 5**

North Deals	♠ A K 6 5
None Vul	♥ 8 3
	♦ K J 7 3
	♣ A K 5

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



18	♠ 7 4
3 6	♥ A K 4 2
13	♦ A 8 5 4
	♣ Q 6 2

West	North	East	South
Pass	1 ♦	Pass	1 ♥
Pass	1 ♠	Pass	3 ♦
Pass	4 ♣	Pass	4 ♥
Pass	6 ♦	Pass	Pass
Pass			
6 ♦ by North			
Lead: ♣ J			

The 4♣ and 4♥ bids were control-showing. North is to play 6♦. East leads the ♣J.

Losers: ♠=2 ♥=0 ♦=2 ♣=0 Total = 4

That loser count may be technically correct but actually it's wonky. As long as ♦s split 3-2 like they should you only have 1 loser in the suit. And if West has the ♦Q you can finesse and have no losers. Also, those 2 ♠ losers could be ruffed in dummy.

Suppose you tried it like this: Win the ♣, play ♦A, then a ♦ to the ♦J, then pull the last trump with your ♦K. That would only leave one trump in dummy for ruffing ♠ losers, but you could make the slam.

But suppose the ♦ finesse lost to East. And further suppose that East then played another ♦. Since only 1 ♠ could be ruffed you'd be down 1. Try something else.

Win the ♣. Play the ♦A and ♦K, forgetting about even trying the finesse. If the ♦Q falls that's good, but if it doesn't, no problem, just leave it out there. Then start on your other high cards. Take 2 more ♣s, 2 ♠s, and 2 ♥s. Then start cross-ruffing the last 4 ♠s and ♥s. The ♦Q guy can trump in whenever he likes but you will make 12 tricks.

again to see what would have happened if you had finessed in trumps.

You need the rest of the tricks but the best you can do now is to take the two high ♣s, the two high ♥s, the two high ♠s, one ♥ ruff in your hand and one ♠ ruff in dummy. Letting East pull that third round of trumps did you in.

Leaving the master trump out, you would now proceed to take your two high ♣s, two high ♥s and two high ♠s.

Needing just three more tricks, and with two trumps in each hand you just cross-ruff ♥s and ♠. East can ruff in with the ♦Q at some point but he cannot prevent you from winning at least three of your trumps separately.

**Deal 6**West Deals  
None Vul

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

7	♠ J 10 5 3
13 16	♥ Q J 10 3
4	♦ 10 8 3
	♣ 9 3

West	North	East	South
1 ♣	Pass	1 ♠	Pass
1 NT	Pass	2 ♦	Pass
2 ♠	Pass	4 ♣	Pass
Pass	Pass		

4 ♣ by East  
Lead: ♥ Q

♠ K Q 9 7 4
♥ 9 4
♦ A 6 5
♣ A K 6

East's 2 ♦ bid was New Minor Forcing, asking if West has 3 ♣s. West's 2 ♠ response said "Yes, I have." East is to play 4 ♣. South leads the ♥ Q.

Losers: ♠ = ?   ♥ = 2   ♦ = 1   ♣ = 0 Total = 3?

If the ♣s split 3-2 as they should, you have no ♠ loser and your plan will merely be to pull trumps and play winners. So what you do in that case is start figuring how to deal with a 4-1 split.

But first you should deal with the ♥ K situation. Do you cover the ♥ Q or not?

Competent defenders do not underlead Aces at suit contracts. So if you are playing against a competent South you certainly don't cover. You play low on this trick and on the ♥ J continuation, hoping

North started with a doubleton ♥ A. But he didn't, and he plays it on the third ♥ which you ruff.

Back to the Plan. Having ruffed the ♥ you are down to just 4 trumps in your hand. You play ♠ A, ♠ K, ♠ Q, noting that North discards on the second round. Therefore South will get a trump trick.

But don't give it to him now! Leave South with his master trump and switch to ♣s. If South doesn't ruff at all you will run 4 ♣ tricks and discard your ♦ loser. If he does decide to ruff it will be with a trick you were going to lose anyway. You win his return, ruffing a ♥ with the last trump, and continue playing ♣ and ♦ winners.

But you don't have to lose anything else as long as you don't lose trump control. So leave the master trump with South and just cash your minor suit winners. Let South ruff whenever he wants to because that will establish your ♠ 9 to control any more ♥ leads. If he decides not to ruff at all then he can have the final trick with his high trump.

**Deal 7**

South Deals	♠ 10 8
None Vul	♥ K Q 8 6
	♦ 8 7 2
	♣ 9 7 5 3

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

West	North	East	South
			2 ♣
Pass	2 ♦	Pass	2 ♠
Pass	3 ♥	Pass	6 ♠
Pass	Pass	Pass	

6 ♠ by South  
Lead: ♦ Q

discards a ♦ so it turns out you were going to lose a trump in any case. Play dummy's ♥ K Q, discarding your two minor losers. Ruff a ♥ to return to your hand, pull trumps and claim.

By establishing the ♠ entry to dummy you can discard the ♦ and ♣.

Even without a trump loser you will still go down 1 if you cannot take two discards on dummy's ♥s.

So you give up a trump trick and gain two ♥ tricks in return. What a deal.

South is to play 6 ♠. West leads the ♦ Q.

Losers: ♠ = 0 or 1    ♥ = 0    ♦ = 1    ♣ = 1  
Total = 2 or 3

You probably do not have a trump loser because they will probably split 3-2. Still, a 4-1 split is certainly not out of the question.

But those two minor suit losers are definite UNLESS you can somehow get to dummy's ♥ K Q. Can you?

Yes you can get to dummy, in the trump suit. Win the opening ♦ lead. Unblock the ♥ A before touching trumps. Play a SMALL trump toward dummy. A defender will surely take his ♠ J here, and play another ♦. Win that trick and play another small ♠. This one will get you into dummy. And by the way, West

**Deal 8**

West Deals  
None Vul

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

**9**  
**18 6**  
**7**

	N	
W		E
	S	

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

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

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

*West*  
**1 ♣**  
**3 ♣**  
**5 ♣**  
**5 ♣ by West**  
Lead: **♠ J**

*North*  
Pass  
Pass  
Pass

*East*  
1 NT  
4 ♣  
Pass

*South*  
Pass  
Pass  
Pass

West is to play 5 ♣. North leads the ♠ J.

Losers: ♠=0 ♥=2 ♦=1 ♣=0 Total = 3

You have no way to get rid of the Fast ♦ loser, but you might be able to eliminate one of the ♥ losers. If South holds either ♥ K T x or ♥ Q T x then a Deep Finesse would save one loser.

Should you pull trumps right away?

No, you cannot pull trumps yet. For the Deep Finesse to work you must lead twice from dummy. The only way to get into dummy twice is in the ♠ suit and one of those times must be at trick 1.

Win the first trick with dummy's ♠ Q and play a ♥ to your ♥ 9. Assume North wins with the ♥ K or ♥ Q, and plays another ♠.

In dummy for the last time, play a ♥ to your ♥ J and hope it wins.

So you couldn't pull that one round of trumps because you couldn't waste either visit to dummy for anything other than the ♥ finesse.

**Deal 9**

North Deals

None Vul

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

**16**  
**5 9**  
**10**

♠ K Q 3  
♥ A K 9 7 5 3

♦ 6

♣ A 5 3



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

West	North	East	South
	1 ♥	Pass	2 ♣
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	

4 ♥ by North

Lead: ♦ K

ruff a ♦, leaving you with ♥ 9 7. Use one of them to force out West's ♥ Q. You still have a trump left to stop their ♦s, and as soon as you get the lead you can now run dummy's ♣ suit safely.

He would have ruffed the third ♣, before you could discard a ♠ loser from your hand. You would lose two trumps and two ♣s.

North is to play 4 ♥. East leads the ♦ K.

Losers: ♠ = 2    ♥ = 1 or 2    ♦ = 0    ♣ = 0  
Total = 3 or 4

In fact if trumps split 5-0 you could have 3 losers in the suit and a disaster. So we won't worry about that possibility. Since the most likely scenario is a 3-2 split you should plan on taking the ♥ A K, then driving out their master trump so you can run dummy's ♣s without somebody ruffing in.

Bad news. East discards a ♦ on the second ♥ lead. Time for a change in plans?

Actually, no. West has 2 master trumps at this point but you still have ♥ 9 7 5 3. So use one of your little ones to drive out West's ♥ J. He will probably force you to

**Deal 10**East Deals  
None Vul

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

12  
 11 12  
 5

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

N  
 W E  
 S

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

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		1 ♠	Pass
3 ♠	Pass	4 ♠	Pass
Pass	Pass		
4 ♠ by East			
Lead: ♣ J			

East is to play 4 ♠. South leads the ♣ J.

Losers: ♠=2 ♥=0 ♦=1 ♣=1 Total = 4

Unless the defense slips you are going to lose the Ace and King of trumps. And the ♦ A is a Fast loser that they can take whenever they want to, so that means you must try to dispose of your ♣ loser. The only realistic hope is that South holds the ♦ A and you can lead through it twice. So after you win your ♣ A do you play a trump?

As much as you'd like to get the trumps out you must work on the ♦s first. Because if you play even one trump the defense will win it and force out your remaining ♣ stopper before you have established a ♦ winner for the discard.

The correct procedure is to win the ♣ A, and immediately play a ♦ to dummy's ♦ Q, which holds the trick. Return to your hand with a ♥, and play another ♦ toward dummy. Suppose South takes his ♦ A on this trick (otherwise you have no ♦ loser). He can now play a ♣ but you win with dummy's ♣ K and discard your small ♣ on dummy's ♦ K.

Only then do you lead trumps.

for the full deal.

When you need to do something else first - in this case, to establish a ♦s winner early.

<b>Deal 11</b>	<b>♠ A 7 5 2</b>		
South Deals	♥ Q 10 9		
None Vul	♦ K Q 7		
	♣ 8 5 4		
♠ K Q 9 6 3	♠ J 8 4		
♥ 8 5	♥ 7 4 2		
♦ 9 6	♦ J 10 5 4		
♣ A J 9 3	♣ K Q 10		
	♠ 10		
10 7	♥ A K J 6 3		
12	♦ A 8 3 2		
	♣ 7 6 2		
West	North	East	South
			1 ♥
Pass	1 ♠	Pass	2 ♦
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	
4 ♥ by South			
Lead: ♠ K			

South is to play 4 ♥. West leads the ♠ K, taken by dummy's ♠ A.

Losers: ♠=0 ♥=0 ♦=1 ♣=3 Total = 4

One possibility is to pull trumps and play for a 3-3 ♦ split. This will occur about 36% of the time. While you may not know all the bridge probabilities, it is useful to remember that an EVEN number of cards (6 in this case) will probably NOT split EVENLY (3-3 in this case). So, let's try to improve on 36%.

You could play to pull just two rounds of trumps, then ruff your fourth ♦, hoping that the defender with the third trump also has the fourth ♦. These odds are tougher to figure, but it doesn't look good, does it?

If you don't see a better Plan than these two, just put yourself in Dummy's seat and pretend you are playing 4 ♥ from that side of the table.

Aha! From dummy's viewpoint you have no ♦ losers! You still have the 3 ♣ losers, but now you also have 3 ♠ losers. How does this help you?

You can now ruff all 3 of those ♠ losers in the South hand. Like this: Win the ♠ A and ruff a ♠ with the ♥ A. Play a small ♥ to dummy's ♥ 9. Ruff another ♠ with the ♥ K. Play a small ♥ to dummy's ♥ T. Ruff dummy's last ♠ with your last trump, the ♥ J. Enter dummy with a ♦ and pull the last trump with the ♥ Q.

You win 3 ♦s, 3 ♥s in dummy, the ♠ A and 3 ♠ ruffs in your hand. Total: T tricks.

For a Dummy Reversal to work you usually have to have a decent trump split.

**Deal 12**

West Deals	♠ 10 9 7
None Vul	♥ 7 2
	♦ K Q J 9
	♣ K 9 6 3

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


♠ K Q J 2
♥ A
♦ 10 6 4 3
♣ 10 7 5 2

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

4 ♥ by West  
Lead: ♦ K

West is to play 4 ♥. North leads the ♦ K.

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

You could go to dummy with the ♠ A and try a finesse for the ♣ K. If it works, no more ♣ loser. But if it fails the bad guys will cash a couple of ♠s and even you can't dodge the Ace of trumps.

Or, you could try to get to dummy with a trump to the ♥ J so you could make the ♣ finesse while dummy still keeps the ♠ A. Of course the defenders would probably take the first ♥ and then knock out your ♠ A. When the ♣ finesse failed, same bad result. What else might you try?

Forget the ♣ finesse. Forget pulling trumps. Win the first trick and play any ♠ from your hand. Let's say you play the ♠ J. A defender wins the ♠ K and attacks ♠s. Too late, you are in the driver's seat. Win the ♠ A, play a ♠ to your ♠ Q, and then play the ♠ A, discarding a ♠ from dummy. You lose the Ace of trumps, one ♠, and just one ♠.

Trying to sneak into dummy with a trump might have worked.

Playing a ♠ from your hand at the second trick WILL work.

**Deal 13**

North Deals  
None Vul

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

7  
8 10  
15

West      North      East      South  
Pass      Pass      Pass      4 ♥

4 ♥ by North

Lead: ♣ K

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

	N	
W		E
	S	

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

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

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

Losers: ♠=0 ♥=1 ♦=2 ♣=1 Total = 4

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

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

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

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

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

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

**Deal 14**

East Deals

None Vul

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

3	7	20
7	10	

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



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

♠ 7 4  
 ♥ A K 10 4 2  
 ♦ J 6 4 2

♣ Q 9

West

North

East

South

**2 ♠**

Pass

**1 ♠**

Pass

Pass

Pass

**4 ♠ by East**

Lead: ♥ A

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

Losers: ♠=0 ♥=2 ♦=0 ♣=2 Total = 4

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

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

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

look at Deal 15.

**Deal 15**  
South Deals  
None Vul

	♠ 4 3 2		
	♥ 9 5 3		
	♦ A K 9 5		
	♣ 7 4 2		
♠ 9 7	♠ 8 6 5		
♥ A K 10 4 2	♥ 8 7 6		
♦ J 6 4 2	♦ Q 10 3		
♣ Q 9	♣ J 10 8 5		
	♠ A K Q J 10		
10 7 3	♥ Q J		
20	♦ 8 7		
	♣ A K 6 3		
West	North	East	South
			1 ♠
Pass	2 ♠	Pass	4 ♠
Pass	Pass	Pass	
4 ♠ by South			
Lead: ♥ A			

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

Losers: ♠=0 ♥=2 ♦=0 ♣=2 Total = 4

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

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

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

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

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

<b>Deal 16</b>	♠ 7		
East Deals	♥ 10 7 5 4		
None Vul	♦ A 9 4 2		
	♣ K Q J 3		
♠ K Q 9 8 6 4	♠ J 10 5 3		
♥ A J 2	♥ K 6		
♦ 8	♦ K Q J 10		
♣ 6 5 4	♣ A 8 2		
	♠ A 2		
10	♥ Q 9 8 3		
10 14	♦ 7 6 5 3		
6	♣ 10 9 7		
West	North	East	South
		1 ♦	Pass
1 ♠	Pass	2 ♠	Pass
4 ♠	Pass	Pass	Pass
4 ♠ by West			
Lead: ♣ K			

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

Losers: ♠=1 ♥=0 ♦=1 ♣=2 Total = 4

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

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

Losers: ♠=1 ♥=0 ♦=1 ♣=2 Total = 4

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

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

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

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

This time it worked, another time it might not.

**Deal 17**

West Deals

None Vul

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

**16**  
 7 11  
 6

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

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

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

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

Pass

4 ♥ by North

Lead: ♥ 3

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

Losers: ♠=0 ♥=0 ♦=2 ♣=3 Total = 5

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

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

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

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

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

**Deal 18**

North Deals

None Vul

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

6  
6 17  
11

N
W
S
E

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

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

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

4 ♠ by East

Lead: ♥ K

Losers: ♠=0 ♥=1 ♦=0 ♣=3 Total = 4

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

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

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

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

**Deal 19**      ♠ —  
 South Deals      ♥ 10 9 6  
 None Vul      ♦ K Q J 10 3  
 ♣ A 8 7 4 2

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

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

West	North	East	South
			1 ♠
Pass	2 ♦	Pass	3 ♥
Pass	4 ♥	Pass	4 NT
Pass	6 ♥	Pass	Pass
Pass			
6 ♥ by South			
Lead: ♠ Q			



North's 6 ♥ response to Blackwood showed one Ace and a ♠ void. South is to play 6 ♥. West leads the ♠ Q.

Losers: ♠ = ??      ♥ = 1      ♦ = 0      ♣ = 0  
 Total = 1 ??

Of course you ruff the ♠ in dummy. West wouldn't underlead an Ace at a slam contract, and since you have a certain trump loser you cannot afford to lose a trick to East's ♠ A.

Dummy has some great ♦s, but you can't expect to run them unless you have pulled all the trumps. But if you play ♥ A K 4 the defenders will take their trump trick and immediately set the contract with the ♠ A. There IS a way around the problem.

First off, you must get a 3-2 split in trumps because if they don't split 3-2 you will have two trump losers. So you assume that they are split just like you need them to be.

At trick two you duck a trump. That's right, you lose a trump trick early. Since you have to lose a trump sometime, you do it at a time when the defenders can't hurt you. So a defender wins the trump trick, but now a ♠ play won't hurt because dummy still has a trump to ruff with! In fact, whatever they play next you will win, pull the outstanding trumps, then run dummy's ♦ suit.

for the full deal.

When you have a trump loser but still need to pull their trumps, it may be better for you to lose an early trump trick rather than a later one.

**Deal 20**  
 East Deals  
 None Vul

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

6  
 7 20  
 7

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 ♥	Pass	4 NT	Pass
5 ♦	Pass	6 ♥	Pass
Pass	Pass		
6 ♥ by West			
Lead: ♠ J			

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

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

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

N  
 W E  
 S

Agreed that the bidding wasn't much. The final contract is still a good one. West is to play 6 ♥. North leads the ♠ J.

Losers: ♠=0 ♥=0 ♦=0 ♣=4 Total = 4

There really aren't 4 ♣ losers since they can be ruffed in dummy. In fact you should see that this is an ideal cross-ruff hand, ruffing ♣s in dummy and ♦s in your hand. Since neither hand can be over-ruffed you expect to make all 8 trumps.

Remember, when playing a cross ruff, you need to take any side suit winners first, otherwise a defender may be able to discard that suit while you are ruffing. So you win the ♠ A, then take the ♠ K, then . . . what?

Losers: ♠=0 ♥=0 ♦=0 ♣=4 Total = 4

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Remember, when playing a cross ruff, you need to take any side suit winners first, otherwise a defender may be able to discard that suit while you are ruffing. So you win the ♠ A, then take the ♠ K, then . . . what?

Well, if you win the ♠ Q, then the two Minor suit Aces, you'd be set up to cross-ruff the hand out for all 13 tricks. But here's what might happen if you try.

South might ruff the ♠ Q. OK, no disaster yet. But he might then play a trump. Your slam is now kaput. You can no longer make 8 trump tricks and will end up down 1.

The answer is to not be greedy for that overtrick. With North's opening ♠ lead there is an indication of possible length there. So, realizing that South could be short in the suit, take just the 2 ♠ tricks that you need for the slam, then play your Minor Aces and start the cross-ruff.

Don't jeopardize your contract trying to take too many.