

**Deal 1**

North Deals  
None Vul

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

6  
8 13  
13

West	North	East	South
	1 ♠	Pass	1 NT
Pass	4 ♠	Pass	Pass
Pass			
4 ♠ by North			
Lead: ♥ K			

♠ —

♥ 10 9 6 5

♦ A 10 9 6 4 3

♣ Q 7 2



♠ A J 10 7 5 4 2

♥ —

♦ 7 5

♣ A K J 10

♠ Q 9 8 6

♥ K Q J 3

♦ K Q

♣ 8 5 3

You are South and it is your bid. Decide what you would say, then on BID.

This is awkward. With 8 points you must respond, but you cannot bid a new suit at the 2-level without 11 or more. Although you are far from balanced you must say 1 NT.

You might as well not have worried. Partner jumps to 4 ♠ and you pass.

North would play 4 ♠.

South plays 4 ♠. West leads the ♥ K.

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

That 1 ♦ loser is definite. So instead of guessing how many ♠ losers you have, just approach it from the viewpoint that you can afford 2 but not 3.

If the missing ♠s split 3-3 then your life is easy. You play ♠ A, then any ♠. Win their return and play any ♠. The defense can win two ♠s but no

more.

It's when the ♠s are splitting 4-2 that you must be careful. If somebody has ♠ K Q 9 3 for example you will go down. The one important distribution to guard against is a doubleton honor in one hand. In this case your second ♠ play must be a LOW ♠. When this drives out one honor your ♠ J T can insure that only one more trick is lost.

But if your second ♠ play is a small ♠ East will win the ♠ K and you will be left with the ♠ J T to deal with West's ♠ Q 9, holding him to just one more trick.

**Deal 2**

South Deals

None Vul

♠ J 10 9 2

♥ 8 6 2

♦ 8 7

♣ J 9 7 5

17  
2 11  
10

West

Pass

Pass

3 NT by South

Lead: ♠ J

♠ K 6 3

♥ Q J

♦ A K 4 2

♣ A 10 6 4



♠ A 7 4

♥ K 10 9 5 3

♦ J 5 3

♣ Q 3

North

3 ♥

Pass

Pass

East

Pass

Pass

South

1 NT

3 NT

You are North and it is your bid. Decide what you would say, then on BID.

*You and partner do NOT play Jacoby Transfer Bids.*

With 11 points you know you want to reach game since partner has at least 15. However, you aren't sure at this point just which game to reach. If you knew partner held 3 ♥s you'd choose 4 ♥ since you would have an 8-card Major fit. On the other hand, if you knew partner had only a doubleton ♥ you would choose 3 NT, which would probably be better. So you jump to 3 ♥. This bid tells partner to "Pick a Game".

He picks 3 NT.

South would play 3 NT.

North plays 3 NT. East leads the ♠ J.

Winner count: ♠ 2 : ♥ 0 : ♦ 2 : ♣ 1 : Total = 5

Although the ♦ and ♣ suits offer the possibility for creating a winner it is evident that you really need to bring in the ♥s. By driving out the ♥ A you will establish the 4 winners that you need. The problem is that when you play ♥ Q then ♥ J a good defender will hold up his ♥ A. You could get to dummy with the ♠ A and continue ♥s, but you would no longer have a sure entry to get back to those winners.

There is an almost foolproof plan. Win the first trick with your ♠ K (saving dummy's ♠ A). Lead ♥ Q, then ♥ J, OVERTAKING WITH DUMMY'S ♥ K. Now continue the ♥T driving out the ♥ A. You will be able to reach the ♥ tricks with the ♠ A.

**Deal 3**

North Deals  
None Vul

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

15  
4 15  
6

West

Pass

2 ♥ by North

Lead: ♠ K

♠ A 7 3

♥ K J 9 6 4

♦ K J

♣ Q J 10



♠ 9 5 4

♥ 10 8 7 3

♦ A Q 6 2

♣ 7 5

North

1 ♥

Pass

East

1 ♠

Pass

South

2 ♥

♠ K Q J 10 8

♥ A Q

♦ 9 8 4

♣ K 9 6

You are North and it is your bid. Decide what you would say, then on BID.

You may not have had a problem with this opening bid, but be assured that many would. The hand meets all the requirements for an opening 1 NT bid, balanced distribution and 16 points. So lots of good players would open 1 NT. However, there is the question of the 5-card Major. Another group of good players don't open 1 NT when their hand contains a 5-card Major.

So let us agree that either could be right and say that you chose 1 ♥. East overcalls 1 ♠, partner says 2 ♥ and you pass.

North plays 2 ♥. East leads the ♠ K.

Losers: ♠ 2 : ♥ 2 : ♦ 0 : ♣ 2 : Total = 6

You might get lucky in the trump suit and only lose one trick, but you can't count on it. Dummy's ♦ suit has two extra winners, but there is the problem of transportation. By the time you get to

enjoy those two winners you might have already lost six tricks.

One thing should be crystal clear. If you now lead a trump the defenders will win and cash 2 ♠s. You can avoid this by waiting on the trumps and playing ♦ K, then overtake the ♦ J with dummy's ♦ Q. Then play ♦ A and discard a ♠. Now from dummy you can lead a ♥ and perhaps play your ♥ K but even if it loses you will still make the contract.

Make sure you visualize how the play would have gone if you had played a trump to the second trick. When you see clearly the bad things that are likely to happen you will look harder for a remedy. When confronted with a hand such as this many beginning (or careless) players just automatically start trying to pull trumps. And many times they go down on hands that could have been made.

**Deal 4**

South Deals

None Vul

♠ Q J 10 4

♥ Q 10 9 3

♦ Q 10 4 3

♣ 5

15  
7 9  
9

West

Pass

Pass

Pass

4 ♥ by South

Lead: ♠ Q

♠ A K 3

♥ K 8 6 5

♦ 9 7 6 2

♣ A J

N  
W E  
S

♠ 9 5

♥ A 7 4 2

♦ 5

♣ K Q 10 9 8 3

North

2 ♣

4 ♥

East

Pass

Pass

South

1 NT

2 ♥

Pass

♠ 8 7 6 2

♥ J

♦ A K J 8

♣ 7 6 4 2

You are North and it is your bid. Decide what you would say, then on BID.

It is tempting to bid 3 NT and hope partner can use your ♣ suit. But you have something very important in your hand - a 4-card ♥ suit.

So you bid 2 ♣. (Stayman, not your ♣ suit!) Partner replies 2 ♥. What do you say next?

He who knows, goes. You have 11 points and 4 ♥s. Partner has at least 15 points and 4 ♥s. So you bid the game.

South would play 4 ♥.

North plays 4 ♥. East leads the ♠ Q.

North plays 4 ♥. East leads the ♠ Q.

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

This PLAN looks awfully simple. Win the ♠, play ♥ A, ♥ K, then give up a ♥. When you get back in run the ♣s.

But when you play the second high ♥ West shows out.

Make another Plan, then

Let's start over. Play ♥ K, then ♥ A. West shows out. If you play another ♥ East will pull all the trumps and they will start winning ♦ tricks. Lots of ♦ tricks.

So don't lead the third ♥. Leave East with his two master trumps and start playing ♣ winners. East will eventually ruff in with one of his high trumps and perhaps take a ♦ trick. But you have trump control and can get in again and reach dummy with a ruff to continue ♣s. All East can do is get his one more trump.

This hand is much rarer - leaving TWO master trumps out. But you can see that it is the correct technique.

**Deal 5**

West Deals  
None Vul

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

18  
9 4  
9

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

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



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

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

You are North and it is your bid. Decide what you would say, then on BID.

This sure looks like an opening 1 NT hand, except for one little thing - it is too strong. Make sure you open 1 NT ONLY with hands containing 15-17 points. For this one you open 1 ♣. Partner responds 1 ♠. What do you bid next?

Do not support partner's Major suit response with only 3 cards. It is good to raise partner's Major suit OPENING with 3 trumps because he guarantees a 5-card suit. As a RESPONSE he only promises a 4-card suit, so you should have 4 in the suit to give immediate support.

In fact you have a perfect bid. With a balanced hand and 18-19 points you open 1 of a suit, then jump in Notrump. Holding 18 points you bid 2 NT and partner raises to 3 NT.

North plays 3 NT. East leads the ♥ 5. West plays the ♥ Q.

Winner count: ♠ 2 : ♥ 1 : ♦ 0 : ♣ 4 : Total = 7

You need 2 more winners and they will come from the ♦ suit once you have forced out the ♦ A. There is a problem though. When the opponents get the lead with the ♦ A they might cash 4 ♥ tricks. Of course if it is West who wins the ♦ A and if he doesn't have a ♥ to play then all will be well. So you don't take your ♥ A on the first trick, nor do you take it on the second trick. At trick 3 you have no choice so you win your ♥ A.

Now you can take your 4 ♣ tricks if you like. Then lead a ♦ honor. If they don't take their ♦ A on this trick you play another ♦ honor. One of the defenders will win this trick. If it is West you will make your contract, if it is East you will go down.

Notice that if East was the one who had the ♦ A then you would go down despite your hold-up play. This PLAN is not a guarantee - but if you follow it you will make the contract 50% of the time. If you don't follow it you will make the contract 0% of the time.

**Deal 6**

East Deals  
None Vul

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

13  
4 13  
10

West

Pass

Pass

4 ♥ by South

Lead: ♦ A

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



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

North

4 ♥

East

1 ♦

Pass

South

1 ♥

Pass

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

You are South and it is your bid. Decide what you would say, then on BID.

With 12 points and an excellent suit you overcall 1 ♥.

Partner raises to 4 ♥ and everyone passes.

South plays 4 ♥. West leads the ♦ A and the defense wins two high ♦s then switches to a trump.

Losers: ♠ 0 : ♥ 0 : ♦ 2 : ♣ 2 : Total = 4

The two ♦ losers are already lost, so you must eliminate a ♣ loser. If West has the ♣ K then a simple finesse will win the day. That would be a 50% chance, right? WRONG! That would be a 0% chance. You and partner hold 23 HCP. West has already produced 4 HCP with the ♦ A, and if he had 3 more that would mean East opened with only 10 points. Very doubtful.

So face it, East has the ♣ K.

However, dummy has some nice ♠ cards. So you pull the last trump, play your ♠ 3 to dummy's ♠ A, then lead the ♠ Q. If East puts on his ♠ K (which you know he must have) you ruff it. Then enter dummy with a ♦ ruff and discard the small ♣ on the good ♠ J. If East doesn't play his ♠ K you discard your ♣ loser immediately.

This was a perfect example. After the opening lead it was easy to deduce that all the rest of the high cards had to be in the East hand.