

**Deal 1**North Deals  
None Vul

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

<sup>16</sup>  
8 3  
<sub>13</sub>

N  
W E  
S

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4

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

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

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

3 NT by North  
Lead: ♠ J

You are West. The bidding has been as shown.

Partner led the ♠ J, won by dummy's ♠ Q. The ♦ 5 is now played from dummy. What do you play?

When you have made your choice

Considering that North opened 1 NT, he must have the ♦ Q for this play to make sense.

So if you put on your ♦ A, North will have TWO ♦ winners established. If instead you play low, then North cannot get a second ♦ trick and will have to look elsewhere for his ninth trick. As you can see, he is not going to be able to find it.

**Deal 2**East Deals  
None Vul

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

5  
**19** 14  
2



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

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

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		1 ♠	Pass
3 ♦	Pass	3 ♥	Pass
3 NT	Pass	4 ♥	Pass
4 NT	Pass	5 ♥	Pass
6 ♥	ALL	Pass	
6 ♥ by East			
Lead: ♣ J			

You are South. The bidding has been as shown.

Your lead of the ♣ J was won by East with the ♣ A. East then played the ♥ 2 and you must decide whether to split your honors.

When you have made your choice

East's bidding showed at least 5 ♥s, so assuming he holds both the ♥ A Q, it would be silly for him to finesse the ♥ 9 on the first trump play.

As it turns out, when you play low East calls for dummy's ♥ K, North's ♥ Q falls and you now have 2 trump tricks. If you had played the ♥ T you would have tossed away the setting trick.

**Deal 3**

South Deals  
None Vul

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

9 7  
16 8

N  
W E  
S

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

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

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

*West*      *North*      *East*      *South*

Pass      4 ♥      Pass      Pass

4 ♥ by South

Lead: ♣ K

You are East. The bidding has been as shown.

Partner led the ♣ K, and you played the ♣ 9 to encourage him. He continued with the ♣ Q, then a small card to your ♣ A. You then exit with the ♦ T, taken by dummy's ♦ K.

Declarer then calls for the ♥ J. Do you cover with your ♥ Q or not?

When you have made your choice

North has 5 ♥s and South must have at least 5. The reason you cover an Honor is that you hope to establish a lower card in either your hand or partner's hand. But your partner has one ♥ at the most so there is no hope of establishment.

Now that you have looked at the hands aren't you glad you didn't cover?

**Deal 4**West Deals  
None Vul

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

19 5  
 9 7



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

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

4 ♠ by West  
Lead: ♥ J

You are North. The bidding has been as shown.

You lead the ♥ J, covered by dummy's ♥ Q and won by South's ♥ K. South wins the ♥ A at the second trick and continues with a small ♥ ruffed by West.

West then plays the ♠ 4 from his hand. Do you play low? or play the ♠ J to force dummy's ♠ A?

When you have made your choice

If West decides to finesse the ♠ T then you will still win the one ♠ trick which you are entitled to win.

However, with West holding the ♠ Q it would be very logical for him to go up with the ♠ A then lead back toward his ♠ Q, playing South for the ♠ K. If he plays this way you will get two tricks and defeat the contract.