

**Deal 1**

East Deals  
None Vul

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

6  
11 7  
16

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

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



South is to play 4 ♥. West leads the ♥ 3.

Losers: ♠=0 ♥=0 ♦=2 ♣=3 Total = 5

If East has the ♦ K, one ♦ loser can be eliminated by a finesse. And, if East also has the ♣ A one more loser can be eliminated by leading toward your ♣ K. The chance of both cards being held by East 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 East into the lead. This is important because if East gets in and plays a ♣ through your ♣ K 7 5 it might be a disaster.

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

West now leads the ♥ 7. You cover with dummy's ♥ 8 knowing the finesse will win. Next you play dummy's ♠ J, covered by East and ruffed by you (if East didn't cover you would throw another ♣ loser). Now enter dummy with the ♥ Q, pulling West'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 2**

East Deals  
None Vul

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

6  
11 6  
17

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

4 ♠ by South  
Lead: ♥ K

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



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

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

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 3**

South Deals

None Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10  
5 8  
17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2

N  
W E  
S

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

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

North Deals

None Vul

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10

 20  
 6 7  
 7

West

Pass

Pass

Pass

6 ♥ by South

Lead: ♠ J

♠ A K Q

♥ A K 9 8

♦ A 10 8 6 3

♣ 5

	N	
W		E
	S	

♠ 7 4 2

♥ Q J 10 7

♦ 5

♣ A 8 6 4 2

North

1 ♦

4 NT

6 ♥

East

Pass

Pass

Pass

South

1 ♥

5 ♦

Pass

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

East 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 West's opening ♠ lead there is an indication of possible length there. So, realizing that East 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.