

**Deal 1**

North Deals	♠ A Q 10 8
None Vul	♥ A 2
	♦ K 10 9
	♣ Q J 10 4

♠ 7 5 2
♥ Q J 9 4
♦ 8 5 4
♣ A 8 5

<b>16</b>	♠ J 9 4
7 6	♥ 8 7 5
11	♦ A Q J 2
	♣ K 6 3

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

N	♠ K 6 3
W	♥ K 10 6 3
E	♦ 7 6 3
S	♣ 9 7 2

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 2**

South Deals	♠ A 6 3
None Vul	♥ 9 7
	♦ J 8 4
	♣ A K Q 6 2
♠ Q J 10 5 2	♠ K 9 7 4
♥ Q	♥ J 10 4 3
♦ A 9 5 2	♦ Q 7 6
♣ 9 5 3	♣ 10 8

N  
W E  
S

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

♥ 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.

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?

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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

**Deal 3**North Deals  
None Vul

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

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



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

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

<sup>17</sup>  
9 10  
4

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 NT	Pass	2 ♠
Pass	3 ♠	Pass	Pass

Pass

3 ♠ by North

Lead: ♥ J

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.

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

**Deal 4**  
 South Deals  
 None Vul

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

17  
 6 2  
 15

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

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

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

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

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.

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?

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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

**Deal 5**

North Deals

None Vul

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

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

W	N
E	S

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

15  
3 13  
9  
♦ 7 5 4  
♣ A K Q 5 3

West      North      East      South  
Pass      Pass      Pass      3 NT

3 NT by North

Lead: ♥ K

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.

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

**Deal 6**  
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

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

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

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

4 ♠ by South  
Lead: ♣ 10

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.

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