

**Deal 1**  
 South Deals  
 None Vul

<b>♠ A Q 10</b> <b>♥ J 6 2</b> <b>♦ Q J 10 8</b> <b>♣ 9 6 4</b>  <b>8</b> <b>10 5</b> <b>17</b>	<b>♠ J 7 5 2</b> <b>♥ A K 9 8 5</b> <b>♦ 7 3</b> <b>♣ 8 3</b>  <b>♠ K 6 4</b> <b>♥ Q 10 4</b> <b>♦ 9 6 5</b> <b>♣ 10 7 5 2</b>  <b>♠ 9 8 3</b> <b>♥ 7 3</b> <b>♦ A K 4 2</b> <b>♣ A K Q J</b>
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<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♣	Pass	2 ♦
Pass	2 ♥	Pass	3 NT
Pass	Pass	Pass	

3 NT by South  
 Lead: ♦ Q

In response to partner's Stayman bid you bid 2 ♦ to indicate no 4-card Major. Partner now bids 2 ♥. What do you say?

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Partner's bid shows 5 ♥s, and by inference, 4 ♠s. You hand does not provide an 8-card fit in either Major, so with 17 points you say 3 NT.

You need one more winner and without question it must come from the ♥ suit.

Your problem is finding dummy entries, all dummy has is the ♥ A K.

You must find the ♥s split 3-3. You must also duck a ♥ to keep a valuable entry. Win the ♦ and play the ♥ 7, ducking in dummy.

East will win the ♥ and return a ♦ which you win in your hand. You now play your last ♥ to dummy, and if the suit was originally 3-3 you will win 4 ♥ tricks.

to see whether you made the game or not.

Of course you'd look pretty stupid to have those 2 ♥ winners in dummy and no way to reach them.

So you use the duck instead.

**Deal 2**

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

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

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



With your 6-card Major suit you naturally use a transfer; bid 3 ♥. Partner responds 3 ♠.

With your 6-card Major suit you naturally use a transfer; bid 3 ♥. Partner responds 3 ♠.

Partner has at least 20 points so you bid 4 ♠.

The contract would be 4 ♠ played by South.

To make North the declarer ROTATE.

North plays 4 ♠. East leads the ♥ Q and West plays ♥ 4.

You win the first trick with your ♥ A. By doing this you leave East in the dark about who holds the ♥ K. If you had instead won with the ♥ K East would have known you held both honors since West would have played the ♥ A if he held it.

You have 2 losers to get rid of and the good news is that you can establish 2 ♦ winners pretty easily. So do you start pulling trumps now?

No, stay away from trumps for now. You might have to lose the lead twice in trumps, and the first time they get the lead they will play another ♥ and expose the loser in that suit. Then, the next time they get the lead they will take their ♥ winner. You need to get rid of that ♥ loser BEFORE you start on trumps.

Play a small ♦ to the ♦ K. West will take this and play another ♥ to your ♥ K. Play your ♦ Q and discard dummy's ♥ loser. Now you might just as well ruff that ♥ in dummy, (with the ♠ 7 to be safe), and play trumps from that side. It turns out that East has both high trumps but you don't care because dummy's ♣ loser can be dumped on your ♦ J.

Did you notice that if the opening lead had been a ♣ instead of a ♥ you would have used the same technique?

**Deal 3**

South Deals  
None Vul

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

8	♠ A K 3
8 9	♥ 10 6
15	♦ A 6 5 2

N	
W	
S	
E	

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

West	North	East	South
			1 NT
Pass	2 ♦	Pass	2 ♥
Pass	2 NT	Pass	Pass
Pass			
2 NT by South			
Lead: ♠ 10			

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.  
Partner now bids 2 NT. What do you say?

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Partner now bids 2 NT. What do you say?

Partner is describing an invitational hand (9-10 points) with a 5-card ♥ suit. With a bare 15 points and doubleton ♥ you just pass.

You try dummy's ♠ J hopefully, but East puts on the ♠ Q.

You must find two more winners. And you have very little to work with. In fact, the only real chance you have is to establish dummy's ♥ suit.

You must find the ♥'s split 3-3. Even then, with no entries in dummy outside the ♥ suit you cannot afford to play ♥ A K followed by a third one. True, the suit would be established, but you could never get to it.

So you win the first trick with your ♠ K, then play a ♥, ducking in dummy.

An opponent will win the ♥, but whatever they return you win one of your Aces. Then play your last ♥ to dummy. If the suit splits you will make 4 ♥ tricks to go with your 4 other top honors.

But if you had not made the correct plan your good fortune would have been wasted.

**Deal 4**  
South Deals  
None Vul

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

15  
7 6  
12



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

♠ 7 5 2  
♥ A Q 6  
♦ A Q 6 5 3  
♣ 7 3

West	North	East	South
Pass	3 NT	Pass	1 NT
Pass			
3 NT by South			
Lead: ♠ 6			

You don't have enough points to be thinking about slam and you don't particularly want to play 5 ♦. So you bid 3 NT and everybody passes.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ 6; West plays the ♠ J.

Your immediate problem is whether or not to hold up. ? ? ?

There is some merit in a holdup. West is likely to have just 2 ♠s, so a holdup would exhaust his cards in the suit. If he later got the lead he would have no ♠s. On the other hand, West might well switch to ♣s, and that would certainly be unwelcome. Finally, if you do win the first ♠ you have another stopper if you can prevent West from getting the lead. So win the first trick with the ♠ K. Notice that by winning with the ♠ K you keep East in the dark as to whether you or West has the ♠ Q.

You need just one more trick, and either red suit might split 3-3. So is that your plan? Lead out red winners and hope?

Truthfully, that wouldn't be a terrible plan. The chance of a 3-3 split in a suit is about 36%. But since you need either of two 36% chances that comes to almost 60% (if you aren't Math oriented don't worry about it, you can trust me).

There's a safer approach though; remember you only need 4 ♦ tricks, not 5.

There is a wonderful "safety play" that will practically guarantee your contract. Enter dummy with a ♥, then play a small ♦ toward your hand and finesse with your ♦T! East may win with the ♦ J, but even if he does he is the Safe Hand and cannot play a ♠ without giving you a trick. And whatever else he could play you would win and make 4 ♦ tricks. In the actual Deal the ♦ finesse actually works and you make all 5 tricks in the suit.

**Deal 5**  
 South Deals  
 None Vul

<b>♠ 8 4</b> <b>♥ J 10 9 7</b> <b>♦ 10 5 3</b> <b>♣ A K 7 5</b>	<b>♠ K J 7 3</b> <b>♥ A 6 3</b> <b>♦ K J 9 2</b> <b>♣ 10 4</b>
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<b>♠ A 9 6 5</b> <b>♥ K Q 4 2</b> <b>♦ A 8 7</b> <b>♣ Q 8</b>	<b>♠ Q 10 2</b> <b>♥ 8 5</b> <b>♦ Q 6 4</b> <b>♣ J 9 6 3 2</b>
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<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
			1 NT
Pass	<b>2 ♣</b>	Pass	2 ♥
Pass	3 NT	Pass	4 ♣
Pass	Pass	Pass	

**4 ♣ by South**  
**Lead: ♣ A**

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

Partner denies having 4 ♥s so obviously he must hold 4 ♠s. You therefore correct the contract to 4 ♠, your known 4-4 Major fit.

West takes two top ♣s, then leads the ♥ J.

There are lots of possibilities for getting rid of one loser. The ♠ Q might drop, or she might be in the West hand, finessable. The ♥s might split 3-3, providing for the discard of a ♦ loser. West might hold the ♦ Q so that finesse works.

Suppose you win the ♥ in your hand and try the ♠ finesse. If East has the ♠ Q you will then have to find the ♥s splitting, which is not likely, or the ♦ Q in the West hand.

A better plan would be to shun the trump Queen finesse entirely. Play the ♠ K, then ♠ A. If the ♠ Q falls then pull the last trump and you are home free.

If the ♠ Q DOESN'T fall, play your other two ♥ winners. When East discards on the last ♥ you exit with a small trump to a defender's ♠ Q.

If West wins the ♠ you will just have to depend on the ♦ finesse. But if East takes the trick he will be endplayed, having to give you a ruff/sluff in ♣s, or lead into dummy's ♦ K J.

**Deal 6**

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

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



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

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

You are still in game-invitational range, but now you invite partner with 2 NT. He replies 3 NT and that ends the bidding.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♠ T. You cross your fingers and put on dummy's ♠ J. No good, West covers with the ♠ Q and you are forced to take your ♠ K at the first trick.

Not only do you need 3 more winners, you need to get them without losing the lead because the instant you lose the lead East will take all his ♠

winners. You can HOPE that will only be 3 of them but you can't depend on it.

The ♣ suit is your only hope. If West holds the ♣ K you can finesse him out of it. However, if he has ♣ K x x and refuses to cover your ♣ J, you will have to have a second entry to dummy to cash the good ♣ s.

As it happens, you do have two entries, the ♥ A and ♥ Q! You just have to sacrifice your ♥ K to use them both. At trick 2 play your small ♥ to the ♥ Q. Play the ♠ J, letting it ride when West plays low. Play a small ♣ to your ♣ Q. Play the ♣ A, dropping West's ♣ K. And finally, play your ♥ K to dummy's ♥ A so you can enjoy cashing those two good ♣ s.

You sacrifice one sure ♥ winner to create a second dummy entry which creates two ♣ winners.