

**Deal 1**

West Deals  
None Vul

♠ K J 7  
♥ K 5 3  
♦ A Q J 8  
♣ 7 5 3

9  
14 2  
15

West	North	East	South
1 ♦	1 NT	Pass	2 ♦
Pass	2 ♥	Pass	3 NT
Pass	4 ♥	Pass	Pass
Pass			
4 ♥ by North			
Lead: ♦ 9			

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



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

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

The question is: Do you use Transfers after a 1 NT OVERCALL? And in particular, can you bid the opponent's suit and have it mean a transfer instead of a cue-bid? This is something you and your partner need to agree on - as for me and my partner, we think 2 ♦ is a transfer. Partner replies 2 ♥. What do you say now?

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With 10 points you are between Invitational and Game-forcing. Which means you bid either 2 NT or 3 NT, whichever suits your fancy. Today let's say it is 3 NT which partner converts to 4 ♥.

The contract would be 4 ♥ played by North.

To make South the declarer ROTATE.

South plays 4 ♥. West leads the ♦ 9. East wins the first trick with the ♦ A, then plays ♦ Q. You take your ♦ K now, fearing that the next one could be ruffed by West.

You hope East, who opened the bidding, (as West before the hands were rotated), will have the ♠ K, which would reduce your losers to 4.

You win the second ♦ and play your ♥ Q, taken by East with the ♥ K. He cashes the ♦ J, West following, then exits with a small ♥.

Win this trump and play one more, pulling East's last trump and ending in dummy. Play a ♠ to your ♠ Q (which wins) then play ♠ A and ruff a ♠ in dummy. East follows with the ♠ 7, ♠ J and ♠ K. Now you must try the ♣ finesse, but through whom?

Is it a 50-50 guess? Or is East more likely to have the ♣ Q since he had the opening hand?

No, it is not a 50-50 guess. No, East doesn't have the ♣ Q, West does. If you watched the cards that East has played you will realize he started with 3-3-4-3 distribution. You will also know that he started with 14 points outside the ♣ suit. If he had the ♣ Q he would have a balanced 16 point hand and would have opened 1 NT, not 1 ♦. So West has the ♣ Q.

But if you don't pay attention on all To of them you will miss the one time where your attention was needed.

**Deal 2**

North Deals  
None Vul

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

16  
9 12  
3

West

Pass

Pass

3 ♦ by South

Lead: ♠ Q

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



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

North

1 NT

3 ♣

Pass

East

Pass

Pass

Pass

South

2 ♠

3 ♦

In the old days (before transfer bids) you could have just bid a "drop-dead" 2 ♦. But those days are gone so you must improvise. You bid 2 ♠, transferring partner to ♣s.

Partner says 3 ♣; what do you bid?

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Partner says 3 ♣; what do you bid?

You now bid 3 ♦ and partner knows to pass.

East overtakes and plays ♠ A K 9.

Rather than trying to figure out how many losers this ♦ holding may produce, approach it from the other direction; you can only afford ONE loser, so you assume the cards lie in a way that will give you that result.

That means that the ♦s must be splitting 3-2, and it also means that you must knock out the ♦ A without using either the ♦ K or ♦ Q. Can you do it?

Your only hope is for West to hold a doubleton ♦ A x. You ruff the third ♠, then play a small ♦ toward dummy's ♦ Q. When this wins the trick, play another ♦, and duck in your hand. If West's ♦ A falls you will be golden.

for the full layout.

When this happens you should play as if they actually DO lie in that way, even though it may be against the percentages.

This hand is a perfect example - your only hope was for West to hold ♦ A x, so - you base your plan on West holding ♦ A x.

**Deal 3**

North Deals  
None Vul

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

8  
8 7  
17

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

♠ K Q 10 9 3

♥ Q J 4

♦ 8 5

♣ 6 5 2

W N  
S E

♠ J 4

♥ A 10 2

♦ A J 6 2

♣ A K 7 3

♠ 8 2

♥ K 9 8 6 3

♦ Q 7 3

♣ Q 10 4

With 9 points and a 5-card Major suit you should definitely transfer, so you bid 2 ♥. Partner replies 2 ♠. What do you say now?

With 9 points and a 5-card Major suit you should definitely transfer, so you bid 2 ♥. Partner replies 2 ♠. What do you say now?

Now you complete the sequence by bidding 2 NT, trusting partner to put it in the right place. He has maximum points and a doubleton ♠ so he puts it in 3 NT.

The contract would be 3 NT played by North.

To make South the declarer ROTATE.

South plays 3 NT. West leads the ♥ 6, East follows with the ♥ 5. What will you play from dummy? And what will you play from your hand.

It's not as bad as that Winner List looks; you can establish 4 ♠ winners very easily.

In fact, it looks so good you might wonder what could possibly go wrong. Here's something that

can go wrong. The defenders take the SECOND ♠ trick with their ♠ A. Can you get back to dummy for those other three winners?

Maybe you can and maybe you can't. It depends on what you played from your hand at the first trick. If you won that trick in your hand with the ♥ A, then YES, you can get to dummy by leading twice toward the ♥ Q J.

But if you won the first trick more cheaply with your ♥ T, (or perhaps dummy's ♥ J), and you still have that ♥ A in your hand then West will prevent you from ever getting to dummy.

Suppose you win the first trick with your ♥ T. If you later play your ♥ A then West's ♥ K will stop you from getting to dummy. But if instead you play a small ♥ toward the ♥ Q J West will grab his ♥ K and your own ♥ A will block your entry.

But if you take the first trick with a "spendthrift" ♥ A then dummy's ♥ Q J will become a guaranteed entry to the ♠s.

And notice - no matter which way you play it you still end up with exactly 2 ♥ tricks. So the play doesn't cost a trick, it just gains an entry.

**Deal 4**

South Deals

None Vul

♠ —

♥ Q J 9 5 3

♦ Q 9 7 2

♣ 9 7 6 5

9  
5 5  
21

West

Pass

Pass

Pass

6 ♠ by South

Lead: ♥ Q

♠ K Q 9 6 5 3

♥ 6 2

♦ J 5

♣ K 10 4

	N	
W		E
	S	

♠ A J 7 2

♥ A 8

♦ A K 6 4

♣ A J 3

North

3 ♥

6 ♠

East

Pass

Pass

South

2 NT

4 ♠

Pass

With a maximum 2 NT opener, 4 of partner's ♠s and a doubleton you jump to 4 ♠, the Super-Accept.

Partner wastes no time bidding the slam.

West finds their best lead, exposing your ♥ loser. With a different lead you could have led toward dummy's ♦ J, but not now.

A very simple Plan would be for you to pull trumps and then guess who holds the ♣ Q. Simple, but putting your slam on a 50% chance isn't very satisfying.

How about an elimination play instead? Win the ♥ A. Then play to dummy's ♠ K. West shows out and you must temporarily stop drawing trumps.

For the elimination play to work you must strip ♦s from both hands. So play both the ♦ A K, then ruff a ♦ with the ♠ Q. Pull trumps with your ♠ A J, then ruff the last ♦ in dummy.

The work is done. Just play a ♥. Whichever defender wins must either play a ♣ into your split

tenaces, or play a red card and give you a ruff/sluff.

If you knew who held the ♣ Q then you wouldn't have to learn Elimination plays.

to see the hands just before the throw-in.

You now play the ♥, eliminating that suit from both hands. Whichever defender wins the trick must either play another ♥ and give you a ruff/sluff, or play a ♣ and give you a free finesse. Either way you will make the slam.

**Deal 5**

North Deals

None Vul

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

5  
 6 8  
 21

West

Pass

3 NT by North

Lead: ♣ 2

♠ J 2

♥ 6 5 4

♦ A 8 7 6 3

♣ 9 6 5

	N	
W		E
	S	

♠ A K Q

♥ A J 3 2

♦ 9 4 2

♣ A K 3

North

2 NT

Pass

East

Pass

Pass

South

3 NT

♠ 8 6 4

♥ Q 10 9

♦ K J 5

♣ Q 10 7 2

Partner has 20 or 21 points, balanced, and you have 6. You bid 3 NT, hoping partner has ♦ K Q x.

The contract would be 3 NT played by North.

To make South the declarer ROTATE.

South plays 3 NT. West leads the ♣ 2 and East plays the ♠ J.

Question 1: Do you hold up?

The lead of the ♣ 2 tells you that West has only a 4-card suit, so there is no need to hold up. In fact if you did hold up East might play an unwelcome ♥ back.

Your best bet is going to be the ♦ suit, but dummy isn't exactly loaded with entries. How will you manage it?

When entries are really scarce the best approach is ducking. Win the ♣ K and play a low ♦ from both hands. A defender will win this and probably

continue with a ♣.

Stick to the plan. Win the ♣ A and again play small ♦s from both hands, relaxing when both defenders follow suit to the second ♦.

They can now cash their 2 ♣s, and you had to give them 2 ♦s. But that's the only tricks they will get. Dummy's 3 ♦s are good and you still have a ♦ in your hand to get there.

In this case it was a double-duck.