

Deal 1

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



| | |
|--|---|
| $\begin{matrix} & \spadesuit J 5 \\ 15 & \\ 9 & 8 \\ 8 & \end{matrix}$ | $\begin{matrix} \spadesuit A K 7 4 3 \\ \diamond 8 4 3 \\ \clubsuit 6 3 2 \end{matrix}$ |
|--|---|

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

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

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.
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 West 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 2East Deals
None Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

West
3 NT
3 NT by East
Lead: ♠ 6

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9

W N E
S

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

North
Pass
1 NT
Pass

East
Pass
Pass
Pass

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! North 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.

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 East.

To make West the declarer ROTATE.

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

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

There is some merit in a holdup. South 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, South 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 South from getting the lead. So win the first trick with the ♠ K. Notice that by winning with the ♠ K you keep North in the dark as to whether you or South

Deal 3South Deals
None Vul

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

12
8 5
15

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

| <i>West</i> | <i>North</i> | <i>East</i> | <i>South</i> |
|-------------|--------------|-------------|--------------|
| Pass | 2 ♣ | Pass | 1 NT |
| Pass | 3 NT | Pass | 2 ♥ |
| Pass | Pass | Pass | 4 ♠ |

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 4

West Deals
None Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

| | | |
|---|---|---|
| | N | |
| W | | E |
| | S | |

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

| | | | |
|--------------|--------------|-------------|--------------|
| <i>West</i> | <i>North</i> | <i>East</i> | <i>South</i> |
| 1 NT | Pass | 2 ♣ | Pass |
| 2 ♦ | Pass | 2 NT | Pass |
| 3 NT | Pass | | Pass |
| 3 NT by West | | | |
| Lead: ♠ 10 | | | |

instant you lose the lead South 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 North 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 North plays low. Play a small ♣ to your ♣ Q. Play the ♣ A, dropping North'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.

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 West.

To make East the declarer ROTATE.

East plays 3 NT. South leads the ♠ T. You cross your fingers and put on dummy's ♠ J. No good, North 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