

**Deal 1**  
 South Deals  
 None Vul

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

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

West	North	East	South
			1 NT

Pass	2 ♦	Pass	2 ♥
Pass	2 NT	Pass	Pass
Pass			
2 NT by South			
Lead: ♠ 10			

W	N	E	S
♦ Q 10	♦ K J 9 7	♦ A 6 5 2	♦ 8 4 3
♣ A 8 5 4	♣ 6 3 2	♣ J 5	♣ 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 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.

<b>Deal 2</b>	♠ K Q 9	♦ K 10	♣ A 8 4 2
South Deals	♥ K 7 5 4		
None Vul	♦ 7 2		
	♣ K 10 6 5		
	15 7 6 12	7 5 2 ♥ A Q 6 ♦ A Q 6 5 3 ♣ 7 3	♠ J 3 ♥ J 10 9 2 ♦ J 9 8 4 ♣ Q J 9
West	North	East	South
Pass	3 NT	Pass	1 NT
Pass			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 3**South 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 ♦KJ.

**Deal 4**

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.