

**Deal 1**

North Deals  
None Vul

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

23  
9 4  
4

West

Pass

Pass

Pass

4 ♥ by North

Lead: ♣ 2

♠ A Q 5  
♥ A Q 10 3  
♦ A K Q  
♣ Q 9 4



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

North

2 ♣

2 NT

3 ♥

Pass

East

Pass

Pass

Pass

Pass

South

2 ♦

3 ♣

4 ♥

You are North and it is your bid. Decide what you would say, then on BID.

You certainly have a Notrump type hand, but you are too strong to open 2 NT.

With 23 points you open 2 ♣. Partner says 2 ♦.

What is your next bid?

Now you show your 23 point, balanced hand by bidding 2 NT. This is not forcing on partner, he might pass.

However, he doesn't pass, he says 3 ♣.

What is your next bid?

This is no different than a 3 ♣ bid after an opening 2 NT. It is Stayman.

So you bid your 4-card ♥ suit and partner bids the game.

North plays 4 ♥. East leads the ♣ 2. The defense takes three ♣ tricks, then plays a small ♦.

The defense takes three ♣ tricks, then plays a small ♦.

Losers: ♠ 0 : ♥ 1 : ♦ 0 : ♣ 3 : Total = 4

Since you've already lost the 3 ♣ tricks the Goal of your Plan is simple - Don't Lose the ♥.

That makes the card assumptions simple also - West Must Have the ♥ K.

You only have one dummy entry so once you use it you must remain in dummy until you have finished finessing. If West has the ♥ K x you can't go wrong. If he has ♥ K x x you will have to play with care. And if he has ♥ K x x x you must play perfectly.

Enter dummy with the ♠ K. Lead the ♥ 9 and let it ride. Assuming it wins, lead the ♥ J and play your ♥ T under it. Now lead a small ♥ and finesse the ♥ Q. This way you get all four ♥ tricks. No other way will work.

to see why.

VISUALIZE:

(1) That your first play from dummy was ♥ J, and you played ♥ 3 from your hand. The next ♥ would have to be taken in your hand and you no longer have a finesse.

(2) That your first play from dummy was the ♥ J and you played ♥ T under it. To stay in dummy one more trick you would have to play the ♥ 9 and put the ♥ 3 under it. But when you play the ♥ 9 West will cover with his ♥ K. You can win with the ♥ A but are left with ♥ Q 3 and the lead will be in your hand. You will lose a trick to West's ♥ 8 5.

**Deal 2**

North Deals  
None Vul

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

13  
8 6  
13

West

Pass

Pass

3 NT by South

Lead: ♥ 7

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5



♠ K 4

♥ K J 9

♦ K 10 7 2

♣ K 6 4 3

North

1 ♣

3 NT

East

Pass

Pass

South

2 NT

Pass

You are South and it is your bid. Decide what you would say, then on BID.

With 13 points and good 4-card support you are strong enough to jump to 3 ♣.

However an 11 trick minor game is not as attractive as a 9 trick Notrump game, so you should also consider a jump to 2 NT.

Looking at all those Kings should sway you to 2 NT. You prefer to be declarer on this hand so the opening lead comes up to one those Kings. Partner bids 3 NT.

South plays 3 NT. West leads ♥ 7, East plays ♥ T and you win ♥ J.

Winners: ♠ 2 : ♥ 1 : ♦ 2 : ♣ 2 : Total = 7

The opening lead gave you 1 ♥ trick. If ♣s split 2-2 you can make T tricks! But wait, you only need 9 tricks. What if you play 2 top ♣s and it turns out East has ♣ Q x x ? He could win the next ♣ and lead a ♥ through your ♥ K 9. That would not be

good.

So East is the Danger hand and he must be kept out of the lead. At trick two cross to dummy with the ♣ A. Then play the ♣ J, letting it ride if East doesn't cover. If West has the ♣ Q you will lose the trick but he cannot play ♥s without setting up your ♥ K. You will win 4 ♣ tricks and the game. If East actually does have the ♣ Q you will make an overtrick.

That old guideline says you should finesse for a missing Queen when you and partner have eight cards in the suit, but play for the drop when you have nine.

All else being equal, it's a good guideline. But sometimes all else ISN'T equal, like in this hand where you absolutely must not let East get the lead.

### Deal 3

North Deals

None Vul

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

15  
10 7  
8

West	North	East	South
	1 ♦	Pass	1 ♥
Pass	3 ♦	Pass	4 ♦
Pass	5 ♦	Pass	Pass
Pass			
5 ♦ by North			
Lead: ♣ J			

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

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

♠ Q 8 4 2  
♥ Q 9 5 2  
♦ A 7 4  
♣ 8 6



You are North and it is your bid. Decide what you would say, then on BID.

You open 1 ♦ and partner responds 1 ♥.

What is your next bid?

With 18 points you are too strong to rebid 2 ♦ but just right to jump to 3 ♦. Now partner raises to 4 ♦.

What is your next bid?

Your jump showed 16 - 18 points and partner invited you based on that range. He wants you to bid game if you are at the top. With 18 points you bid 5 ♦.

North plays 5 ♦. East leads the ♣ J and West plays the ♣ K.

Losers: ♠ 1 : ♥ 1 : ♦ 0 : ♣ 1 : Total = 3

The ♣ lead was pleasant, it gave you a free finesse. But it didn't really give you a winner since you would have ended up taking the finesse yourself

even without the lead. Still, it clears the position somewhat.

You can't get rid of the ♠ loser, nor can you get rid of the ♥ loser. By process of elimination then, you must get rid of the ♣ loser. You could ruff it in dummy, but the play to the first trick makes you a little worried about an over-ruff by West. You could ruff with the ♦ A, but then if someone started with ♦ J T 8 you'd lose a natural ♦ trick.

First test the ♦s by playing the ♦ K. East shows out and there goes your hope of ruffing the ♣ with the ♦ A. You have one more possibility to try. Play the ♥ A, then a small ♥ toward the ♥ Q. If East holds the ♥ K dummy's ♥ Q will be promoted to a winner that you can dump your ♣ loser on.

If you ruffed the third ♣ with the ♦ A West would win a trump trick.

So you couldn't ruff the third ♣ at all, you had to discard it on something. And the only "something" that dummy had was the ♥ Q.

**Deal 4**

South Deals  
None Vul

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

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



♠ 10 3  
♥ A J 9 5 2  
♦ J 10 5 4  
♣ 5 3

6  
3 6  
25

♠ A K Q J 8  
♥ K 4  
♦ K 3  
♣ A K Q 4

West	North	East	South
			2 ♣
Pass	2 ♦	Pass	2 ♠
Pass	3 ♠	Pass	4 NT
Pass	5 ♦	Pass	6 ♠
Pass	Pass	Pass	
6 ♠ by South			
Lead: ♣ J			

You are South and it is your bid. Decide what you would say, then on BID.

This is definitely a 2 ♣ opening bid.

Partner responds 2 ♦, 7 points or less.

What do you bid next?

The formalities are over. Partner knows you have 22 or more points and you know he has 7 or fewer. Time to find a suit.

You bid 2 ♠ which partner raises to 3 ♠.

What do you bid next?

Partner's 3 ♠ bid is forward-going. With a complete bust he would have said 3 ♣ as a "second negative". So you use Blackwood. Partner shows one Ace and you bid the slam.

South plays 6 ♠. West leads the ♣ J.

Losers: ♠ 0 : ♥ 1 : ♦ 0 : ♣ 1 : Total = 2

Between the ♥ loser and the ♣ loser which one can you eliminate? Easy question, fast losers like the ♥ A are tough to eliminate. Usually you work on those slow losers.

The logical way to remove that ♣ loser is to ruff it in dummy. But do it carefully. It would be silly to play ♣ A, ♣ K, ♣ Q and then try to ruff the ♣ 4. That is just begging for an over-ruff. It would be better to just take two rounds of ♣s, then ruff the ♣ 4. But even that isn't the best.

First take two rounds of trumps with the ♠ A and ♠ K. Then play two top ♣s. Only then do you ruff the ♣ 4.

for proof that this elaborate Plan was the best.

It made no difference in tricks whether you ruffed the third or fourth ♣ so that made it right to ruff the third one.