A close-up photograph of a cup of coffee on a saucer, with a fan of playing cards in the foreground. The cup is white with a red and yellow striped rim. The saucer is white with a red rim. The cards are fanned out, showing the King of Diamonds, the Queen of Diamonds, and the Jack of Diamonds. The background is a warm, wooden surface.

A Second Book of Bridge Problems

Patrick O'Connor



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MASTER POINT PRESS • TORONTO, CANADA

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Email: info@masterpointpress.com

Websites: www.masterpointpress.com

www.teachbridge.com

www.bridgeblogging.com

www.ebooksbridge.com

Library and Archives Canada Cataloguing in Publication

O'Connor, Patrick, 1941-, author

A second book of bridge problems / Patrick O'Connor.

Issued in print and electronic formats.

ISBN 978-1-77140-011-4 (pbk.).--ISBN 978-1-55494-248-0 (pdf).--

ISBN 978-1-55494-483-5 (epub).--ISBN 978-1-55494-734-8 (mobi)

1. Contract bridge. 2. Contract bridge--Problems, exercises, etc.

I. Title.

GV1282.3.O365 2013

795.41'5

C2013-906419-2

C2013-906420-6

Editor

Ray Lee

Copy editor/interior format

Sally Sparrow

Cover and interior design

Olena S. Sullivan/New Mediatrix

Acknowledgements

I am extremely grateful again to Kay, my wife and bridge partner, for her tireless editing and many ideas for enhancement and for giving me the benefit of her exceptional teaching skills.

I am grateful to Ray Lee of Master Point Press for his editing and suggestions for improvement of the book.

Contents

Introduction	7
Planning the Play as Declarer	9
Planning the Defense	13
The Problems	19
Glossary of Common Bridge Terms	119
Problem Themes	123
Key Points	125

Introduction

This book is aimed at bridge players who have read *A First Book of Bridge Problems* and are now further along the road in their bridge careers. If you are a new reader, welcome! The book has some new themes as well as variations of earlier ones.

The book comprises fifty problems, presented in approximate order of difficulty. The idea is to present bridge hands as you, the reader, would encounter them playing at the table. Each deal has a single theme. Unlike a textbook, where topics are introduced systematically, this book will give you no clue as to what type of play is required.

Planning the play at the first trick is emphasized in the book. Good players always pause after dummy comes down to plan the hand. Weak players tend to rush in without thinking. To this end there is a brief initial chapter entitled 'Planning the Play as Declarer'. Defenders also need to plan, so there is also a chapter entitled 'Planning the Defense'.

South is always the declarer in these problems. Most of the time you are declarer but sometimes you are a defender sitting East or West. The bidding system is very standard. The bidding is not usually relevant to the play of the hand but it is given as a reinforcement of standard bidding. However, if you play another system it doesn't affect the problems, which are all about the play. An asterisk in a bidding diagram denotes a conventional bid that needs no further explanation (e.g. Stayman).

Each problem is presented with two of the four hands shown. There are one or more question points within the problem where the reader can attempt a solution or read further. The full deal is shown overleaf with the solution. The key point of each problem is spelled out at the end.

On p. 119 you will find a glossary of common bridge terms in case you are not familiar with any of the jargon in the book.

Finally, there are themes and key points for each of the problems listed on pp. 123-127. These enable you to look up a theme and find the problem(s) in which it occurs, or to see the key points of each problem.

I hope you enjoy the book.

Planning the Play as Declarer

Planning the play in notrump

These are the steps in planning the play in a notrump contract:

- Count your *winners*
- Decide whether you need to develop tricks
- Don't be afraid to give up the lead
- In general, establish your extra tricks before cashing sure tricks
- Plan your entries

An example of counting your winners:

♠	K Q 9 8 2
♥	J 10 9
♦	7 6 4
♣	A 3
	<div style="border: 1px solid black; width: 60px; height: 15px; margin: 2px 0;"></div>
♠	A 4 3
♥	A 7 4 3
♦	K Q J 10
♣	K 10

South is in 3NT. West leads the ♣Q.

Look at both hands, suit by suit. In spades, you have the ace, king and queen that could win you three separate tricks. You might make two more tricks with the nine and the eight but this is not certain so you can't yet count them as winners. They will have to be developed. In hearts you have one immediate winner — the ace. In diamonds you have no winners! Tricky here — you won't have any certain winners until you have lost a trick to the ace but after that trick the remaining high cards will be winners. In clubs you have two winners. So you have six winners and must develop three more to make 3NT.

How can you develop three more tricks? Looking at spades, the opponents have five between them. About two-thirds of the time one person

will have three spades and the other two. Roughly a quarter of the time they split 4-1 and a 5-0 split is pretty uncommon. It doesn't hurt to remember these numbers. If they split 3-2 this will give you five spade tricks but only eight winners in total.

The best bet is the diamond suit. Once you knock out the $\heartsuit A$ you will have three winners, which is just what you need. So you plan to lead a diamond as soon as you get in and keep leading them until the ace appears. This will give you nine tricks. Then if the spades break 3-2 you will get two extra tricks as a bonus.

Planning the play in a suit contract

These are the steps in planning the play in a suit contract:

- Count your *losers*
- Decide whether you need to develop tricks
- Consider trumping losers in the short trump hand
- Draw trumps right away unless there is a good reason not to
- Don't be afraid to give up the lead
- Plan your entries

An example of counting your losers:

\spadesuit	J 10 2
\heartsuit	K 10 9 5
\diamondsuit	A 8 4 2
\clubsuit	7 3
	<div style="border: 1px solid black; width: 80px; height: 15px; margin: 5px 0;"></div>
\spadesuit	A K Q 4 3
\heartsuit	A 7 4
\diamondsuit	7 6
\clubsuit	A J 10

South is in $4\spadesuit$. West leads the $\heartsuit K$.

Find the hand with the most trumps — in this case it is South. It is known as the **long trump hand**. Consider only losers in the long trump hand. In spades the ace, king and queen will take tricks and the jack and ten in the short hand will take care of the four and three in the long hand, so no losers in spades. In hearts the ace will take a trick and the seven and four are

losers, but the king will take care of one of them so you only have one loser. In diamonds the seven and six are losers, but the ace will take care of one of them so you only have one loser. In clubs you have the ace plus two losers, neither of which can be covered by a high card in the short hand. So you have four losers — one in hearts, one in diamonds and two in clubs and you need to eliminate one of them to make your contract.

There are thirteen tricks in a deal. Take your four losers from thirteen and you get nine. That is, you expect to take nine tricks in 4♠. But you need ten, so you have to eliminate one of your losers.

Can you trump a loser in the short hand? Yes — since you have three clubs in the long hand, South, and only two in the short hand, North, you could trump one club in the short hand. The next thing to consider is whether you can safely draw trumps right away. If there is no reason to delay, you should always draw trumps first. In this case if you draw trumps there will be none left in dummy to trump a club. So you plan to lead the ♣A and then another club. When you regain the lead you will be able to draw a round or two of trumps, leaving one in dummy, and then trump your losing club. This will give you ten tricks and your contract.

There are other possibilities here but trumping a loser in dummy is the best bet to eliminate a loser.

Planning the Defense

During the bidding

The time to start planning the defense is during the bidding. The opponents' bidding tells you what they have in their hands. It might take them one or many bids to tell you. There are numerous possibilities but here are some of the things they might say:

- I have a minimum opening hand with six spades
- I have a big hand with a good heart suit
- I do not have enough points to respond to a non-forcing bid
- I have a balanced hand with 15-17 HCP
- We have a fit and I am minimum
- I am highly distributional and my strength is...

and so on.

So by the end of the bidding you have a fair idea of the strength and distribution of declarer's and dummy's hands. Looking at your hand, you can work out what's left for partner.

Dummy comes down

Declarer plans the play. You plan the defense.

First off, were you right about dummy's hand? Add your HCP to dummy's and subtract the total from 40 because there are 40 HCP in the deck. This is the number of HCP shared between declarer and partner. Take the number you think declarer has from this and you have partner's HCP.

You will have some idea of declarer's hand from the bidding. If declarer opens and rebids a major, you can expect there to be six cards in the suit. If declarer bids two suits, you have an even better idea of the distribution. And don't forget partner's bidding, if any. As the play develops you will be able to build up a clearer picture of declarer's hand.

Start by trying to work out what declarer might do.

- Does the dummy have a short suit? Then it looks like declarer might try to ruff losers in that suit. Try to counter this by leading a trump whenever possible to stop those ruffs in dummy.
- Is there a long strong suit in dummy? Declarer will want to use it to discard losers in hand and you will want to stop that. It may be imperative for the defenders to take their tricks as soon as possible. Sometimes it is possible to take out declarer's entries to dummy before the long suit is established.
- One defender may have length in trumps and a long side suit. A good defense here is to lead the side suit at every opportunity, forcing declarer to trump and thus lose control of trumps and the hand.

Third hand play at trick 1

Try to determine the nature of partner's lead. If it is an honor it is probably from a sequence. If it is a low card it may be the fourth highest of the suit. If it is a high card it is probably from a short suit. Things may be different if you have bid the suit — for example, partner might lead a doubleton honor, something which would normally not be a good lead.

Do you return partner's suit?

Partner has led to the first trick, which you have won. Your normal instinct is to return partner's suit, but have a good look at dummy before doing anything. It may be best to switch to another suit. Some of the reasons not to return partner's suit are:

- There is no future in that suit. Dummy has a strong holding or a void.
- There is a long threatening suit in dummy on which declarer might discard losers.
- You want to lead a trump to minimize declarer's ruffing power.
- You want to lead a short suit of your own and attempt to get a ruff.
- You want to lead a suit that partner bid but didn't lead.
- This might be your last chance to lead through declarer in some suit.

If you do return partner's suit, lead your lowest card if you have three remaining; lead fourth best if you have four or more remaining. If you

originally held three cards in the suit, return the higher of your two remaining cards.

Defensive signals

It is useful to be able to tell partner (legally!) that you like the lead or hate it, how many cards you have in the suit that declarer just led or which suit to lead back so that you can get another trick. However, there are no secret signals in bridge — that would be cheating. When an opponent asks about your signaling methods, you must explain them. In competition they must appear on your convention card.

First, you have to discuss the whole thing with partner and decide which signals you will introduce and when. The following are standard signals but there are other methods too. It is suggested that you become comfortable with one type of signal before introducing the others.

ATTITUDE SIGNALS

An attitude signal is used when partner leads a suit and you won't be taking this trick. Don't just throw away your lowest card willy-nilly. If you want the suit continued, play the highest spot you can afford. This signal is often useful when partner's lead was top of a sequence. If partner continues with another card from the sequence, you can complete your signal by now playing a low card. If you want to discourage the suit led, play the smallest card you have in the suit, then the next one up if another round is played.

The same type of signal can be used when declarer leads a suit in which you are void. Discard a high card then a low card in a suit in which you have strength, or a low card then a high card in a suit in which you are weak.

Remember:

- High/low encourages
- Low/high discourages

COUNT SIGNALS

Count signals are used by the defenders on leads from declarer's hand or from dummy. They tell partner whether you have an even or odd number of cards in that suit. The standard method is to play a high card followed by a

Some players like to give count on every suit that declarer leads, but experts are wary of giving away such useful information to declarer so they do it only when it will be of more use to partner than declarer. One common situation is where declarer is trying to establish a long suit in dummy and one defender needs to know how many cards declarer has in the suit in order to take his ace at the right time.

You can use this signal as a defender when leading a card for partner to trump. You want to tell partner which suit to play after ruffing so as to get back to your hand for a second ruff. There are two suits outside trumps that partner may return. Lead a high card to say that your entry is in the higher-ranked of these suits or a low card to indicate an entry in the lower-ranked suit. Lead a middle card when you have no preference.

A RUFFING DUMMY APPEARS

| 16 | *A Second Book of Bridge Problems*

West leads the ♣Q, taken by East with the ♣A. East, who can see that dummy's only assets are the ability to ruff diamonds, immediately leads a spade. South takes the ♠A and leads the ♦K, which West wins with the ♦A to lead another trump. This restricts South to one diamond ruff in dummy and eight tricks. East's trump switch was essential to defeat the contract.

♠ Q J 8 2	♠ 10 5 4	♠ A 3
♥ A 8 7 4	♥ 3 2	♥ Q J 10 9
♦ 10 2	♦ 9 8 7	♦ 6 5 4 3
♣ 6 5 4	♣ A K Q 10 9	♣ J 8 7
	<div>W N E S</div>	
	♠ K 9 7 6	
	♥ K 6 5	
	♦ A K Q J	
	♣ 3 2	

West leads the ♠2, fourth best, taken by East with the ♠A. East can see that dummy's club suit is good for five tricks once declarer gains the lead because the ♣J will fall on the third round of the suit. The only hope for the defense is to take four more tricks in a hurry. Perhaps they can take three more spades and a red ace? West would need to have started with ♠KQ102, but if West's spades were that good he would not have led the ♠2. No, the best bet is the heart suit, hoping that West has the ♥A over declarer's ♥K. So East switches to the ♥Q and the defense prevails. Even if declarer plays low on the first round, West will play an encouraging ♥8, and East will continue the suit. If East makes any other return, declarer will win ten tricks without raising a sweat.

A FORCING DEFENSE

	♠ K 3 2	
	♥ 8 6 2	
	♦ 9 7 6 4	
	♣ A 10 2	
♠ 10 9 6 4	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	♠ 7
♥ Q 4 3		♥ J 10 9 5
♦ A K Q 2		♦ J 10 8 3
♣ 7 6		♣ K 8 5 4
	♠ A Q J 8 5	
	♥ A K 7	
	♦ 5	
	♣ Q J 9 3	

West	North	East	South
			1♠
pass	2♠	pass	4♠
all pass			

When you have length in the trump suit it often pays to lead your long side suit to force declarer to ruff. Here the long side suit is very strong so West has no hesitation in leading the ♦A and continuing with the ♦K, which declarer ruffs.

Declarer appears to have only three losers — a heart, a diamond and a club. South leads a low spade to dummy's ♠K and returns a spade to the ♠A in hand, on which East shows out. Now South cannot afford to draw all West's trumps because none would be left to stop the run of the diamonds. So South takes the club finesse, leading the ♣Q from hand. East wins with the ♣K and must continue to force declarer by leading a diamond. South will be forced to ruff and will then have only one trump remaining whereas West will have two. At this stage South has lost control of trumps and will be defeated. If East mistakenly returns the ♥J when in with the ♣K, declarer will make the contract.

This deal shows the power of the forcing defense where declarer is forced to ruff at every possible opportunity.

PROBLEM 1

You are South. After a simple auction you are declarer in 3NT.

♠ 9 3 2
 ♥ A 4
 ♦ Q 4 2
 ♣ J 10 9 6 2



♠ A K 5
 ♥ K 7 3 2
 ♦ A J 7
 ♣ A Q 4

West	North	East	South
pass	3NT	all pass	2NT

The lead is the ♥Q by West.

How do you plan to play the hand?

Analysis

The first thing to do in a notrump contract is to count your winners. You have the ♠A and ♠K — that's two, then the ♥A and ♥K — that's two more, and the ♦A and ♣A bring the total to six. So you need to find three more tricks. The obvious source of extra tricks is the club suit where you have all the honors except the king. In fact, you could finesse against the ♣K if it were with East.

Is that the best way to proceed?

SOLUTION 1

	♠ 9 3 2	
	♥ A 4	
	♦ Q 4 2	
	♣ J 10 9 6 2	
♠ Q 8 7 4		♠ J 10 6
♥ Q J 10 9		♥ 8 6 5
♦ 5 3		♦ K 10 9 8 6
♣ K 7 3		♣ 8 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ A K 5	
	♥ K 7 3 2	
	♦ A J 7	
	♣ A Q 4	

Let's follow that line mentally before playing a card. To take the club finesse, you need to win the first trick in dummy with the ♥A because that is the only entry to dummy. Then you will lead the ♣J and if East does not cover, let it run. If it wins the trick, you can continue with another club from dummy. If East has the ♣K you will win three club tricks and then set up a diamond trick to make your contract. If, however, the finesse loses to West's ♣K, you can take the ♣A and ♣Q but the suit will be blocked — that is, you will not be able to access the other club winners in dummy and the contract will fail.

There is a better play. Win the first trick in your hand, retaining the ♥A in dummy. Then play the ♣A, ♣Q and a small club. At some stage West will win the ♣K but you will be able to get to dummy with the ♥A to reach the two established clubs. This way you will make four club tricks no matter which opponent has the ♣K.

Key Point

Play high honors from the short side to unblock a suit.

PROBLEM 2

You are South, declarer in a precarious 4♥.

♠ 3 2
♥ 9 7 6 4
♦ A K Q
♣ A J 10 6



♠ A K 5
♥ 10 8 5 3 2
♦ 5 3 2
♣ K Q

West	North	East	South
	1♣	pass	1♥
1♠	2♥	pass	4♥
all pass			

The lead is the ♠Q by West, which you win in hand with the ♠A.
How do you plan to play the hand?

Analysis

Ouch! You were hoping that partner had some of the missing honors in trumps — but they are still missing! You would probably be better off in 3NT, but that's not important now.
Should you attempt to draw trumps?

SOLUTION 2

	♠ 3 2	
	♥ 9 7 6 4	
	♦ A K Q	
	♣ A J 10 6	
♠ Q J 10 9 6 4		♠ 8 7
♥ K Q J		♥ A
♦ 7 4		♦ J 10 9 8 6
♣ 9 7		♣ 8 5 4 3 2
	<div style="border: 1px solid black; padding: 10px; display: inline-block; text-align: center;"> N W E S </div>	
	♠ A K 5	
	♥ 10 8 5 3 2	
	♦ 5 3 2	
	♣ K Q	

If the trumps are split 4-0, you are in big trouble, so you have to hope for a more friendly distribution. You have a loser in spades and possibly three losers in hearts.

It is difficult to bring yourself to lead trumps, but that is what you have to do, because you don't want the opponents to make their trumps by ruffing four separate tricks. You want two big trumps to fall on the same trick at least once.

Lead the ♥2 from your hand. When both opponents follow suit, you are safe — they can take only three trump tricks. They will probably return another spade. You will win this and lead another trump. If the trumps are split 2-2, you will only lose two trump tricks. In either case, your losing spade can be discarded on a long club in dummy or ruffed in dummy.

If, instead of leading trumps at Trick 2, you cash the ♠K and try to ruff your losing spade in dummy, East will overruff, West will still get three trump tricks and you will go down.

Key Point

Draw trumps early unless you have a good reason to delay.

PROBLEM 3

You are South, declarer in 4♥.

♠ A 9 8
♥ A 5 3 2
♦ J 10 3
♣ 8 7 4



♠ 6 4
♥ K Q J 8 6 4
♦ Q 2
♣ A K 6

West	North	East	South
			1♥
pass	2♥	pass	3♥
pass	4♥	all pass	

West leads the ♠K.
How will you make ten tricks?

Analysis

The first thing to do in a suit contract is to count your losers. You have four — a spade, two diamonds and a club, so you need to eliminate one of them.
What is your plan?

SOLUTION 3

	♠ A 9 8	
	♥ A 5 3 2	
	♦ J 10 3	
	♣ 8 7 4	
♠ K Q 7 5	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	♠ J 10 3 2
♥ 9 7		♥ 10
♦ A 8 7 6		♦ K 9 5 4
♣ Q 3 2		♣ J 10 9 5
	♠ 6 4	
	♥ K Q J 8 6 4	
	♦ Q 2	
	♣ A K 6	

The way to play this hand is to set up the ♦J as a winner by knocking out the ♦A and ♦K, and then discard the club loser on it.

Win the opening lead with the ♠A. Don't duck it because East may switch to a club.

Draw trumps first with the ♥K and ♥Q, preserving the ♥A in dummy to access the diamond winner. Then lead the ♦Q, high honor from the short side first. The opponents will win and cash a spade and maybe switch to a club. Capture this and lead the ♦2. Win the return, then go to dummy with the ♥A and discard the losing club on the high ♦J.

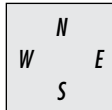
Key Point

It is possible to set up winners in a short side suit.

PROBLEM 4

You are East. South is declarer in 3NT. Partner leads the ♥2.

♠ 6 2
♥ 9 6 4
♦ K Q 5 4
♣ A K 6 3



♠ Q J 10 9
♥ A 3
♦ 10 3 2
♣ 9 7 5 2

West	North	East	South
pass	3NT	all pass	1NT

West leads the ♥2, which you win with the ♥A.
Plan the defense.

Analysis

Partner's ♥2 is probably from a four-card suit. Dummy has three hearts and you have two, so declarer will have four.

Which card will you play to the second trick?

SOLUTION 4

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

		N	
	W		E
		S	

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

Declarer and dummy have seven hearts between them so this is their suit. You need partner to have started with ♥KQ102 to score four tricks there, and he would have led the ♥K from that holding. You need tricks elsewhere to defeat this contract.

Which suit should you switch to? Dummy's diamonds and clubs look strong so the only feasible switch is to spades. You have an attractive sequence headed by the ♠Q, so it is the card to play. If declarer ducks the ♠Q you will continue with the ♠J. In fact whatever declarer does, your side will make four spade tricks and defeat the contract.

If you had continued hearts, declarer would have made nine tricks.

Key Point

Don't return partner's suit if it cannot provide the tricks you need.

PROBLEM 5

You are South, declarer in 3♠.

♠ A 9 7 4
♥ 8 3 2
♦ A 5 4
♣ K 4 3



♠ K Q 10 5 2
♥ 10 9
♦ K 6 2
♣ A 9 2

West	North	East	South
pass	3♠	all pass	1♠

West leads the ♥A, ♥K and ♥Q, East following suit each time.
Plan the play.

Analysis

Count your losers. You have two in hearts and one each in diamonds and clubs. You need to play the trumps to avoid a loser.
Which is the best way to proceed?

SOLUTION 5

	♠ A 9 7 4	
	♥ 8 3 2	
	♦ A 5 4	
	♣ K 4 3	
♠ J 8 6 3		♠ —
♥ A K Q 7		♥ J 6 5 4
♦ 9 3		♦ Q J 10 8 7
♣ 8 7 6		♣ Q J 10 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ K Q 10 5 2	
	♥ 10 9	
	♦ K 6 2	
	♣ A 9 2	

Start by trumping the ♥Q in hand.

There are four outstanding trumps. If they are split 2-2 or 3-1 there is no problem — you can draw them all in two or three rounds. So the only danger is a 4-0 split, so let us consider that.

If you play the ♠A first and West has the four spades to the ♠J, you will not be able to capture the ♠J. However if you play the ♠K first, you will discover the bad break and can handle four to the ♠J in either hand!

So play the ♠K, an honor from the hand holding two top honors. This reveals the spade position, so you continue with the ♠Q then the ♠2 towards dummy, finessing against the ♠J.

It's bad luck to have a 4-0 split in a suit, but sometimes you can cater for it.

Key Point

With a nine-card fit including A, K, Q, 10, 9 but missing the jack, retain a high honor in both hands.

PROBLEM 6

You are South. After a routine auction you are declarer in 3NT.

♠ Q 3 2
♥ A K 4
♦ 10 2
♣ Q 9 6 3 2



♠ A K 5
♥ J 7
♦ K 7 4
♣ K J 10 7 4

West	North	East	South
pass	3NT	all pass	1NT

The lead is the ♦5 by West. East wins with the ♦A and continues with the ♦Q.

How do you plan to play the hand?

Analysis

Count your winners. You have the ♠A, ♠K and ♠Q — that's three. Then the ♥A and ♥K — that's two more, and the ♦K will bring the total to six. So you need to find three more tricks. The obvious source of extra tricks is the club suit where you have the ♣KQJ109. All you need to do is knock out the ♣A and you will have four club tricks.

Are there any possible problems? Is there anything wrong with taking the ♦K at once and leading a club?

SOLUTION 6

	♠ Q 3 2	
	♥ A K 4	
	♦ 10 2	
	♣ Q 9 6 3 2	
♠ J 8 4		♠ 10 9 7 6
♥ 9 8 5 3		♥ Q 10 6 2
♦ J 9 8 5 3		♦ A Q 6
♣ 8		♣ A 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ A K 5	
	♥ J 7	
	♦ K 7 4	
	♣ K J 10 7 4	

It is certainly attractive to capture the ♦Q with the ♦K, but the ♦K is high and you have the option of holding it up. The danger is that the opponents may be able to take four diamond tricks before you can cash your clubs. The opening lead of the ♦5 may be from a five-card suit. If it is from a four-card suit there is no problem because each opponent started with four diamonds and they cannot take more than three diamond tricks.

The solution is to let East win the second trick with the ♦Q and take the third round if diamonds are continued. Why? Because if West has five diamonds and East has three, East won't have one left to lead to partner after three rounds. When you regain the lead, play a club. Make sure to set up your clubs before cashing your stoppers in the majors. Fortunately, East has the ♣A and is out of diamonds, so you can enjoy your clubs and finish up with ten tricks.

If West had the ♣A, there was no hope if he also had five diamonds. You can't win them all!

Key Point

When playing notrump, consider holding up your winner until the third round.

PROBLEM 7

You are South, declarer in 4♠.

♠ K J 10 9
♥ A 2
♦ 7 6 5
♣ A 10 8 4



♠ Q 8 7 6 5
♥ K Q 4
♦ A 4 2
♣ Q 3

West	North	East	South
	1♣	pass	1♠
pass	2♠	pass	4♠
all pass			

West leads the ♦K.
How will you make ten tricks?

Analysis

You have four losers — one in spades, two in diamonds and one in clubs. You can try to avoid a club loser by leading towards the ♣Q, but even if East has the ♣K, the opponents will cash two diamonds and and score the ♠A for down one.
Which is the best way to eliminate a loser?

SOLUTION 7

	♠ K J 10 9	
	♥ A 2	
	♦ 7 6 5	
	♣ A 10 8 4	
♠ 4		♠ A 3 2
♥ 10 9 5 3		♥ J 8 7 6
♦ K Q J 10 3		♦ 9 8
♣ K 5 2		♣ J 9 7 6
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ Q 8 7 6 5	
	♥ K Q 4	
	♦ A 4 2	
	♣ Q 3	

When you have a suit with more cards in your hand than in dummy you can consider taking a ruff in dummy. In this case you have three hearts in hand and two in dummy but there is no loser in hearts so a ruff would not help you. However, if on the third heart you discard a diamond from dummy, you will have more diamonds in your hand than in dummy and you will then be able to ruff a diamond!

So win with the ♦A. Careful now — you cannot afford to draw trumps just yet because you have two quick losers in diamonds now that you have played the ♦A. If you play a trump, the person with the ♠A will probably take it and play two more rounds of diamonds before you can discard them on the hearts.

Play three rounds of hearts and discard a diamond from dummy on the third heart. Then it is safe to draw trumps and you will lose only one diamond trick, making your contract.

Key Point

Discards can be made from dummy on long cards in declarer's hand for the purposes of developing ruffing tricks.

PROBLEM 8

You are East. South is declarer in 3NT. Partner leads the ♠10.

♠ K Q J
♥ K J 4 2
♦ Q J 5
♣ A J 9



♠ A 7 5
♥ Q 5 3
♦ K 8 4 2
♣ K 3 2

West	North	East	South
pass	1♦ 3NT	pass all pass	1NT

West leads the ♠10.
Plan the defense.

Analysis

South's bidding reveals the absence of a four-card major, so it is reasonable for West to lead a major suit.

Looking at dummy, partner's ♠10 is probably the top of a sequence of four or five cards.

Should you hold up your ♠A?

Should you win and continue spades?

Should you win and switch to another suit?

SOLUTION 8

	♠ K Q J	
	♥ K J 4 2	
	♦ Q J 5	
	♣ A J 9	
♠ 10 9 8 4	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	♠ A 7 5
♥ A 10 9		♥ Q 5 3
♦ 10 7 6		♦ K 8 4 2
♣ 10 8 6		♣ K 3 2
	♠ 6 3 2	
	♥ 8 7 6	
	♦ A 9 3	
	♣ Q 7 5 4	

Questions, questions, questions! Let us look for answers.

Switching to a heart does not appeal because you would be leading from your ♥Q into the jaws of the ♥KJ in dummy. Similarly, switching to a club from your ♣K into the ♣AJ in dummy seems futile. It would be safe if partner had the ♣Q but not otherwise.

What about diamonds? Leading a diamond may not give anything away immediately but it opens up the suit. When a suit is not clearly owned by either side it is better to let declarer make the first lead in the suit.

It is time for a passive defense. Win the ♠A and return the ♠7. This may or may not help establish a long spade trick for your side, but at least it doesn't give anything away. Provided you don't give away a trick, declarer cannot make this contract. There is no point in holding up your ♠A — your third spade may be useful as a passive exit card later in the play.

Key Point

Don't open up suits for declarer if you can avoid it.

PROBLEM 9

You are South, declarer in 3♠.

♠ A K 8 4
♥ 8 4 2
♦ A 5 4
♣ 4 3 2



♠ Q 9 7 5 2
♥ 10 9
♦ K 6 2
♣ A K 9

West	North	East	South
pass	3♠	all pass	1♠

West leads the ♥A, ♥K and ♥Q, which you trump in your hand, as East follows suit each time.

Plan the play.

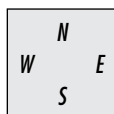
Analysis

Count your losers. You have two in hearts and one each in diamonds and clubs. You need to play the trumps to avoid a loser. You work out that the missing trumps are the ♠J, ♠10, ♠6 and ♠3.

Which is the best way to proceed?

SOLUTION 9

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



If trumps are split 2-2 or 3-1 there is no problem, but you would like to make your contract if there is a 4-0 split. This is similar to Problem 5 where you had nine trumps missing the jack and the winning line was to keep an honor in each hand.

In this case you are missing both the jack and the ten and that changes the situation. You cannot succeed if East has the four outstanding trumps, because if you lead a low trump from dummy East can insert the ♠10, forcing out your ♠Q. Now East is left with ♠J63 and you cannot stop the ♠J from taking a trick.

But if West has the four missing trumps and you are careful to finesse twice you can capture them all. Play the ♠Q first, then when the bad break is discovered you will have two honors in dummy covering the ♠J10. Lead the ♠9 and let it run if West does not cover. West does best to cover with an honor, which you win in dummy. Return to hand with a diamond or a club and finesse against West's remaining honor.

Key Point

With a nine-card fit including A, K, Q but missing the jack and ten, keep two honors together in the same hand to maintain a double finessing situation.

PROBLEM 10

You are South, declarer in 6♠.

♠ 9 8 3 2
♥ A Q 4 3
♦ A Q 7
♣ 6 5



♠ A K Q J 7 4
♥ 8
♦ 8 5 4
♣ A K 7

West	North	East	South
			1♠
pass	2NT*	pass	4NT*
pass	5♥*	pass	6♠
all pass			

North's 2NT bid showed four spades and an opening bid. 4NT was Roman Keycard Blackwood for spades, and 5♥ showed two keycards without the ♠Q.

West leads the ♥2.
How will you make your slam?

Analysis _____

You have two diamond losers and one club loser. The club loser can be ruffed in dummy. If West has the ♦K, you can eliminate a loser by finessing the ♦Q. What will you do?

SOLUTION 10

	♠ 9 8 3 2										
	♥ A Q 4 3										
	♦ A Q 7										
	♣ 6 5										
♠ 10 6		♠ 5									
♥ K 9 7 2		♥ J 10 6 5									
♦ J 9 2		♦ K 10 6 3									
♣ J 9 8 2		♣ Q 10 4 3									
	<table border="1"><tr><td></td><td>N</td><td></td></tr><tr><td>W</td><td></td><td>E</td></tr><tr><td></td><td>S</td><td></td></tr></table>		N		W		E		S		
	N										
W		E									
	S										
	♠ A K Q J 7 4										
	♥ 8										
	♦ 8 5 4										
	♣ A K 7										

The heart finesse at Trick 1 is free! If it works you can dispose of a diamond loser. If it loses, you are no worse off — you can discard a diamond on the ♥A and take the diamond finesse later. So play the ♥Q on the opening lead and, *voilà*, it wins! You can draw trumps and then discard a diamond on the ♥A, making twelve tricks.

If you win the ♥A at Trick 1 and later take the diamond finesse, you receive the bad news that East has the ♦K, and down you go.

Key Point

When an opponent leads a suit there is sometimes a free finesse available.

PROBLEM 11

You are South, declarer in 3NT, your favorite contract.

♠ 5 4 2
 ♥ A 7
 ♦ A J 9 5 2
 ♣ K 6 4



♠ K 10
 ♥ K Q 4
 ♦ K 8 6
 ♣ A J 9 5 3

West	North	East	South
pass	3NT	all pass	1NT

West leads the ♥J.

How do you plan to take nine tricks?

Analysis

You have seven winners so you need to find two more. The diamond and club suits are possible sources of extra tricks. The queen is missing in both suits.

You note that the spade suit looks rather fragile. You can take one trick in spades if West leads them but you risk losing at least four spade tricks if East leads them.

You now have a choice of finessing for the ♦Q or finessing for the ♣Q. Which finesse will you take?

SOLUTION 11

	♠ 5 4 2	
	♥ A 7	
	♦ A J 9 5 2	
	♣ K 6 4	
♠ A Q J 3		♠ 9 8 7 6
♥ J 10 9 8		♥ 6 5 3 2
♦ 4 3		♦ Q 10 7
♣ Q 10 7		♣ 8 2
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ K 10	
	♥ K Q 4	
	♦ K 8 6	
	♣ A J 9 5 3	

This is a deal where you need to recognize the danger hand and try to avoid giving that hand the lead. If East gets the lead, your ♠K would be in serious danger on a spade switch, whereas it is protected if West gets the lead. So East is definitely the danger hand on this deal.

You must avoid taking a finesse that East could win, so the way home is to finesse in clubs, losing to West if necessary. So win the lead and play the ♣K, then lead the ♣6 towards your hand, East playing the ♣8. If clubs are split 3-2 you are happy to lose a trick to West. Cover East's ♣8 with your ♣9! West will win with the ♣10 but cannot hurt you because you could win a spade switch with your ♠K. West's ♣Q will fall under your ♣A. You will take four club tricks and make your contract.

Playing the ♣9 caters for the situation where East holds four clubs to the ♣Q10. In that case the ♣9 will win and you can go back to dummy and finesse against the ♣Q.

Key Point

Arrange to lose tricks to the safe hand.

PROBLEM 12

You are West. South is declarer in 4♠. You lead the ♥2.

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

N

W

E

S

West	North	East	South
		1♥	1♠
2♥	2♠	3♥	4♠
all pass			

Your lead of the ♥2 is taken by East with the ♥A. East then cashes the ♣A and returns a small heart to your ♥K.

What is happening?

Analysis

It is good that partner returned hearts, but why cash the ♣A first? Is partner trying to give you a message?

What do you do now?

SOLUTION 12

	♠ 10 9 3	
	♥ 9 3	
	♦ 10 8 4 3	
	♣ K Q J 5	
♠ 5		♠ 8 4 2
♥ K 7 2		♥ A Q J 10 8 4
♦ Q 9 7 2		♦ J 6 5
♣ 9 7 6 3 2		♣ A
	<div>♠ N ♥ W ♦ S ♣ E</div>	
	♠ A K Q J 7 6	
	♥ 6 5	
	♦ A K	
	♣ 10 8 4	

Your side has now taken three tricks and needs just one more. Partner's cashing of the ♣A is unusual in that it sets up dummy's clubs, so there must be a reason for it.

The most likely thing is that partner started with a singleton club and wants a club ruff. So make partner happy by returning a club and you will set the contract.

Key Point

If partner makes an unusual play, try to figure out the reason.

PROBLEM 13

You are South, declarer in 6♠.

♠ K 9 7 5 3

♥ A K 2

♦ 6 4

♣ K 10 3

N

W E

S

♠ A Q 10 8 6

♥ 5 4 3

♦ A K

♣ A J 2

West	North	East	South
			1♠
pass	2NT*	pass	4NT*
pass	5♥*	pass	6♠
all pass			

West leads the ♥Q.
How will you make 12 tricks?

Analysis _____

Count your losers. You have one in hearts and also one in clubs if you cannot find the ♣Q.
The last thing you want in a slam contract is a 50-50 guess.
What to do?

SOLUTION 13

	♠ K 9 7 5 3	
	♥ A K 2	
	♦ 6 4	
	♣ K 10 3	
♠ 2		♠ J 4
♥ Q J 10 7 6		♥ 9 8
♦ 10 8 3 2		♦ Q J 9 7 5
♣ Q 9 8		♣ 7 6 5 4
	<div> <div>N</div> <div>W E</div> <div>S</div> </div>	
	♠ A Q 10 8 6	
	♥ 5 4 3	
	♦ A K	
	♣ A J 2	

Sometimes you need to choose just the right time to lose a trick.

Win the opening lead with the ♥A and draw trumps in two rounds. Then play the ♦A and ♦K to eliminate all cards in that suit from yours and dummy's hands. Then cash the ♥K. Now is the time to play the ♥2, eliminating that suit from your two hands.

After that the only suits you have left are spades (trumps) and clubs. Whichever opponent wins the heart must either lead a club, solving your problem of finding the ♣Q, or lead a heart or diamond, which will allow you to ruff in one hand and discard a club from the other. How nice is that?

The beauty of this play is that it works against either opponent — if they have to lead clubs, you make three club tricks.

Key Point

Eliminations are fun.

PROBLEM 14

You are South, declarer in 3NT.

♠ A Q 8
♥ A Q 9 3
♦ A K 4 3
♣ 9 8



♠ K 7 6
♥ 7 6 2
♦ 10 8 7
♣ A Q 4 3

West	North	East	South
	1♦	pass	1NT
pass	3NT	all pass	

West leads the ♥5.

You play the ♥3 from dummy; East wins with the ♥10 and switches to the ♣J.

How will you make nine tricks?

Analysis

You have three winners in spades, one in hearts, two in diamonds and one in clubs — a total of seven. The most likely source of extra tricks is the heart suit.

Assuming West has led the fourth best heart, where are the ♥J and ♥K? Which is the best way to proceed?

SOLUTION 14

	♠ A Q 8	
	♥ A Q 9 3	
	♦ A K 4 3	
	♣ 9 8	
♠ J 5 4		♠ 10 9 3 2
♥ K J 8 5		♥ 10 4
♦ J 6		♦ Q 9 5 2
♣ K 6 5 2		♣ J 10 7
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE</div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS</div> </div>	
	♠ K 7 6	
	♥ 7 6 2	
	♦ 10 8 7	
	♣ A Q 4 3	

Card players have used the Rule of 11 since the days of Whist. Defenders can use it to determine how many cards higher than the card led are in declarer's hand. Declarer can also use the rule to determine how many such cards are in East's hand.

As long as the opening lead is fourth-best, it works like this: subtract the number of spots on the card led from 11. In this case subtract 5 from 11 giving 6. This shows that there are 6 cards in the other three hands higher than the card led. You can see three in dummy (♥AQ9) and two in your hand (♥76). East has shown up with the ♥10 and so cannot have any others. Therefore you know that the ♥J and ♥K are both in West's hand!

Win the ♣A, finesse the ♥9, return to your hand with the ♠K, finesse the ♥Q and make nine tricks.

Key Point

The Rule of 11 is helpful to declarer as well as the defenders.

PROBLEM 15

You are South, playing a routine 3NT.

♠ A Q 5
♥ A J 10
♦ 5 4 3 2
♣ 4 3 2



♠ 6 4 3 2
♥ 4 3 2
♦ A K Q J
♣ A K

West	North	East	South
pass	3NT	pass	1NT
pass		all pass	

West leads the ♣Q.
How will you make your contract?

Analysis _____

You have eight top tricks.
The spade finesse will give you a ninth trick if it succeeds.
Is that the best way to proceed?

SOLUTION 15

	♠ A Q 5	
	♥ A J 10	
	♦ 5 4 3 2	
	♣ 4 3 2	
♠ J 9 8		♠ K 10 7
♥ K 7 6		♥ Q 9 8 5
♦ 8 7		♦ 10 9 6
♣ Q J 9 6 5		♣ 10 8 7
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ 6 4 3 2	
	♥ 4 3 2	
	♦ A K Q J	
	♣ A K	

If you try the spade finesse and it fails, you are sunk.

The heart suit is the only other source of extra tricks. Your best chance is that the ♥Q and ♥K are split between the opponents' hands or that West has both. Plan to finesse twice in hearts.

But first play four rounds of diamonds and watch the opponents squirm when they have to make discards. That's always fun. Maybe someone will discard a heart.

Now lead a small heart towards dummy. If West plays the ♥K, take the ♥A and play the ♥J to set up your ninth trick. If West plays low, insert the ♥10. Here East will win with the ♥Q and probably return a club, taking out your last stopper.

Win this and lead another small heart towards dummy, inserting the ♥J if West plays low. This will win on the above lie of the cards and you will have your ninth trick.

This play will only fail if East has both heart honors, a 25% chance. So your chance of success is 75%, much better than the 50% with the spade finesse.

Key Point

A double finesse is a better option than a single finesse.

PROBLEM 16

You are East. South is declarer in 2♥.

♠ J 10 8 5 3
♥ Q 5
♦ Q 3
♣ Q J 7 6



♠ Q 6 2
♥ 8 6
♦ A K J 8 4
♣ K 8 5

West	North	East	South
all pass	pass	1♦	2♥

West leads the ♦2, dummy plays small and you win with the ♦J. What next?

Analysis

Partner's lead is probably from a three- or four-card suit. So declarer has either two or three diamonds. If two, you can cash the second diamond because your side will not get any more. If declarer has three diamonds, there is the possibility of a ruff in dummy.

What will you do now?

SOLUTION 16

	♠ J 10 8 5 3	
	♥ Q 5	
	♦ Q 3	
	♣ Q J 7 6	
♠ K 7 4		♠ Q 6 2
♥ 7 4 3		♥ 8 6
♦ 10 5 2		♦ A K J 8 4
♣ A 10 3 2		♣ K 8 5
	<div> <div>N</div> <div>W S E</div> </div>	
	♠ A 9	
	♥ A K J 10 9 2	
	♦ 9 7 6	
	♣ 9 4	

There is no rush to cash your second diamond. To stop declarer trying to ruff a diamond in dummy, you should switch to a trump at Trick 2. You are in a race with declarer to remove the trumps from dummy before the likely third diamond in declarer's hand can be ruffed.

Declarer will win the trump switch and lead a diamond but you will win and play another trump, eliminating them from dummy thwarting declarer's plans.

So declarer will lose a spade, three diamonds and two clubs. Well done!

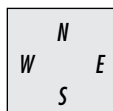
Key Point

Be ready to counter declarer's plans of ruffing losers in dummy by leading trumps.

PROBLEM 17

You are South, declarer in 4♥.

♠ A 9
♥ K 9 8 7 6
♦ 3 2
♣ J 4 3 2



♠ 3 2
♥ A Q J 5 4
♦ A K 4
♣ Q 6 5

West	North	East	South
			1NT
pass	2♦*	pass	2♥
pass	2NT	pass	4♥
all pass			

West leads the ♠K.

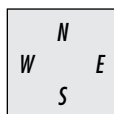
Now is the time to plan the play.

Analysis

Do you duck the first trick?

SOLUTION 17

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



You cannot win a trick with Jxx opposite Qxx by leading the suit yourself unless one of the opponents holds both the ace and king and you also know which one it is! However, if they lead the suit for you, you are certain to take a trick if you play carefully. Don't put up your jack or queen unless it is the fourth card played to the trick. In the full deal shown above, if West leads the ♣8 and East wins with the ♣A and returns a club, West can take the ♣K but you will win the third round.

You need to organize for the opponents to lead a club or to lead a suit in which you and dummy are both void. So win the ♠A and draw trumps. Then eliminate diamonds by cashing the ♦AK and ruffing a diamond in dummy. At this stage dummy only has trumps, clubs and the ♠9. Now make the crucial play of leading the remaining spade from dummy, giving up your spade loser. Since you have only one spade remaining in your hand, this eliminates spades as well as diamonds from your hands. Now if they lead a spade or a diamond, you ruff in dummy and discard a club from your hand. Otherwise they have to broach the club suit. Either way you only lose two clubs and one spade in total.

Key Point

Get the opponents to lead a suit where you hold Jxx opposite Qxx.

PROBLEM 18

You are South, declarer in 4♠.

♠ 8 3 2
♥ 6 5 3 2
♦ 9 6
♣ 7 6 4 2



♠ A K J 10 9
♥ A K 4
♦ 4
♣ A K Q J

West	North	East	South
			2♣*
pass	2♦*	pass	2♠
pass	4♠	all pass	

South's 2♣ bid showed a powerful hand, forcing to game. North's 2♦ was a waiting bid, saying nothing about diamonds.

West leads the ♦A followed by the ♦K.

Plan the play.

Analysis _____

You have such a powerful hand it is hard to imagine that there could be any problems. It looks like you will lose one heart, one diamond and possibly one spade.

There is no way to get to dummy to take the spade finesse so you will have to lead spades from your hand. Can anything go wrong if spades are split 4-1?

SOLUTION 18

	♠ 8 3 2	
	♥ 6 5 3 2	
	♦ 9 6	
	♣ 7 6 4 2	
♠ Q 7 6 5		♠ 4
♥ 8 7		♥ Q J 10 9
♦ A K 8 7 5		♦ Q J 10 3 2
♣ 5 3		♣ 10 9 8
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ A K J 10 9	
	♥ A K 4	
	♦ 4	
	♣ A K Q J	

Let us mentally play the hand assuming that one opponent has four spades to the queen.

Say you ruff the second diamond with the ♠9. You then lead the ♠A and ♠K, getting the bad news. Then you lead the ♠J losing to the ♠Q. West continues with a diamond, which you have to ruff with the ♠10, your last trump! Ouch! West still has a trump and you are in big trouble.

The best way to avoid this problem is to discard the ♥4 on the ♦K at the second trick instead of ruffing it. The ♥4 is an inevitable loser anyway and if West continues with a third diamond, dummy can ruff it, allowing you to retain five trumps in hand.

This deal demonstrates the danger of allowing the trumps in the long hand to be shortened.

Key Point

Protect your trump suit.

PROBLEM 19

You are South, declarer in 3NT.

♠ Q 9 7 5
♥ J 3
♦ A 3
♣ K J 10 6 3



♠ A K 3
♥ A 10 4
♦ K 8 6
♣ Q 8 7 2

West	North	East	South
			1NT
pass	2♣*	pass	2♦*
pass	3NT	all pass	

North's 2♣ bid is the Stayman convention looking for a spade fit. South's 2♦ bid denied a four-card major.

West leads the ♥5.

How will you make your contract?

Analysis

You play low from dummy and East plays the ♥Q. The usual thing to do with five cards between your hand and dummy in the opening leader's suit is to hold up your ace until the third round.

Is that the best thing to do here?

SOLUTION 19

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

	N	
W		E
	S	

♠ A K 3
♥ A 10 4
♦ K 8 6
♣ Q 8 7 2

If you hold up your ♥A until the third round, West will get in with the ♣A when you establish clubs and take two more heart tricks, setting the contract. If instead you capture the ♥Q with the ♥A, your ♥J opposite the ♥104 will become a second stopper. When you knock out their ♣A they can take their ♥K but your ♥10 will then be high.

If you hold up your ♥A, you will make eight tricks. If you capture the ♥Q with the ♥A, you will make eleven tricks. That's a huge difference!

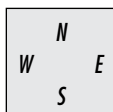
Key Point

Don't hold up at Trick 1 if winning the trick will promote lower cards in the suit.

PROBLEM 20

You are East. South is playing 3NT. Partner leads the ♥5.

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



West	North	East	South
pass	3NT	all pass	1NT

West leads the ♥5, dummy plays the ♥7, you the ♥9 and declarer wins with the ♥A.

Declarer then plays the ♦2 to dummy's ♦A and leads the ♣4.

What do you do now?

Analysis

It is normal to play low on the ♣4 but it is time to think before playing automatically.

Partner presumably led from a long heart suit. What can you deduce about the layout of that suit?

SOLUTION 20

	♠ K 8	
	♥ 10 8 7	
	♦ A 6 5	
	♣ K 10 8 6 4	
♠ Q 6 5 4		♠ J 10 9 2
♥ K Q 6 5 3		♥ J 9 2
♦ J 8 4		♦ 10 3
♣ 2		♣ A J 9 5
	<div style="border: 1px solid black; padding: 10px; display: inline-block; text-align: center;"> N W E S </div>	
	♠ A 7 3	
	♥ A 4	
	♦ K Q 9 7 2	
	♣ Q 7 3	

It is a good idea to use the Rule of 11 (as explained in Problem 14) on the opening lead to work out how the hearts are distributed. Subtract the 5 of the ♥5 from 11 giving six. This tells you that there are a total of six hearts higher than the ♥5 in dummy, your hand and declarer's hand combined. Let's count them. Dummy started with the ♥1087 (three) and you had the ♥J92 (two) and declarer played the ♥A on the first trick. That is six hearts higher than the ♥5, so declarer has no more!

So if you capture the ♣4 with the ♣A and return a heart, your side will take all the remaining heart tricks, in this case four, which will set the contract.

If you duck the ♣4, declarer will take nine tricks: two spades, a heart, five diamonds and a club.

Key Point

Use the Rule of 11 to decode partner's opening lead.

PROBLEM 21

You are South, declarer in 5♦.

♠ A 9 5 4 2
♥ 6
♦ A Q 10 8 5
♣ 9 6



♠ 3
♥ A Q 5 4 3
♦ K J 9 7 6
♣ 8 3

West	North	East	South
			1♥
pass	1♠	pass	2♦
pass	4♦	pass	5♦
all pass			

West leads the ♣A then the ♣K and switches to the ♦3 at Trick 3 to reduce your ruffing power. You play the ♦5 from dummy, East plays the two and you win in hand with the six.

What next?

Analysis

Counting losers, you have already lost two in clubs and you have four in hearts. You may be able to set up the heart suit by ruffing some heart losers in dummy, but you would need a friendly heart distribution.

The only outstanding trump still held by the opponents is the lowly four. Should you draw it and start ruffing hearts in dummy?

Is there some other way to play the hand?

SOLUTION 21

	♠ A 9 5 4 2	
	♥ 6	
	♦ A Q 10 8 5	
	♣ 9 6	
♠ 10 8		♠ K Q J 7 6
♥ K 10 9 7 2		♥ J 8
♦ 3		♦ 4 2
♣ A K 10 4 2		♣ Q J 7 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ 3	
	♥ A Q 5 4 3	
	♦ K J 9 7 6	
	♣ 8 3	

This is the time for a special type of play — a crossruff.

South is short of spades and North is short of hearts. The aim of a crossruff is to take your trumps separately. This is how it works:

As a general principle, in a crossruff it is important to cash your winners first because if you leave them until later they may be ruffed. Cash the ♠A and the ♥A. The lead will be in your hand. Lead a heart and ruff it in dummy. The lead is now in dummy, so lead a spade and trump it in your hand. Ruff another heart in dummy and another spade in hand, continuing this way until you have made all the tricks! You managed to ruff four hearts in dummy and four spades in hand. Add the ♠A and the ♥A and the diamond you won at Trick 3 and that comes to eleven tricks.

We have ignored the outstanding trump — the ♦4. East can play it at any time but it will not beat your trumps, which are all higher than the four. Note that it would be a mistake to draw the ♦4 before embarking on the crossruff because you would then only be able to ruff three times in each hand and would end up one trick short.

Key Point

When you have trump length in both your hand and dummy, and shortness in two side suits, consider a crossruff.

PROBLEM 22

You are South, declarer in 4♠.

♠ 7 6 5
♥ A 7 3
♦ 3 2
♣ Q 8 7 6 5



♠ K Q J 10 9 8
♥ K 5 4
♦ K Q J
♣ 4

West	North	East	South
			1♠
pass	2♣	pass	4♠
all pass			

West leads the ♣J, which everyone ducks, and continues with the ♣10.
How will you make this contract?

Analysis

You have four losers, one in each suit, and not enough entries to dummy to set up the club suit.

How can you dispose of a loser?

SOLUTION 22

	♠ 7 6 5	
	♥ A 7 3	
	♦ 3 2	
	♣ Q 8 7 6 5	
♠ A 4 3		♠ 2
♥ 9 8 6		♥ Q J 10 2
♦ A 10 5 4		♦ 9 8 7 6
♣ J 10 9		♣ A K 3 2
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE</div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS</div> </div>	
	♠ K Q J 10 9 8	
	♥ K 5 4	
	♦ K Q J	
	♣ 4	

You're in luck because West didn't lead trumps, but you still have four losers. The three outstanding aces will take tricks so you need to eliminate the heart loser.

The only source of salvation is the diamond suit. You may be able to discard a small heart in dummy on a good diamond from your hand, and later ruff a small heart from your hand with one of dummy's trumps.

Ruff the second trick but don't fall into the trap of leading trumps straight away. If you do, West will take the ♠A, lead another trump and then a third trump when in with the ♦A, leaving none in dummy.

Lead the ♦K immediately. West will probably win, cash the ♠A and lead another spade in order to decrease dummy's ruffing power. Win the ♠K and play the ♦Q and then the ♦J, discarding a heart from dummy on the ♦J. Then you can play the ♥A and ♥K and ruff a heart with the remaining spade in dummy.

When you have done all that work, you will only have high trumps in your hand. You will have lost a spade, a diamond and a club, making your contract.

Key Point

Discard a loser in dummy on a winner in your hand.

PROBLEM 23

You are South, declarer in 3NT.

♠ K Q 5
♥ 8 6 3
♦ K Q J 10 3
♣ 8 5



♠ A 7 6 3 2
♥ A K 5
♦ 6 2
♣ A J 6

West	North	East	South
pass	3NT	all pass	1NT

West leads the ♣K.
Plan the play.

Analysis

This looks easy. The diamond suit will give you lots of tricks.
How will you proceed?

SOLUTION 23

	♠ K Q 5										
	♥ 8 6 3										
	♦ K Q J 10 3										
	♣ 8 5										
♠ 8		♠ J 10 9 4									
♥ 9 7 4		♥ Q J 10 2									
♦ 9 8 7 4		♦ A 5									
♣ K Q 10 7 4		♣ 9 3 2									
	<table border="1"><tr><td></td><td>N</td><td></td></tr><tr><td>W</td><td></td><td>E</td></tr><tr><td></td><td>S</td><td></td></tr></table>		N		W		E		S		
	N										
W		E									
	S										
	♠ A 7 6 3 2										
	♥ A K 5										
	♦ 6 2										
	♣ A J 6										

West has almost certainly led from a suit headed by the ♣KQ. You must duck the opening lead. If you don't, when East takes the ♦A, the club return will result in four more tricks to the bad guys.

If West continues clubs after you duck the first trick, you will win and still retain a stopper in the suit. Then you will knock out the ♦A and take eleven tricks. So West is forced to switch at Trick 2 and you will take an easy ten tricks.

This ducking play, which dates back to the days of Whist, is known as the Bath Coup. It is named after the spa town in the Southwest of England much favored by Regency society.

Key Point

With AJx in your hand on the lead of the king, consider ducking the first trick.

PROBLEM 24

You are East. South is declarer in 3NT. Partner leads the $\spadesuit Q$.

\spadesuit K 6 5

\heartsuit K 8 7 5

\diamondsuit A 5 2

\clubsuit 7 5 2

N

W E

S

\spadesuit 10 8 7 4 2

\heartsuit Q 10 3

\diamondsuit K 3

\clubsuit 9 4 3

West	North	East	South
			1NT
pass	2 \clubsuit *	pass	2 \diamondsuit *
pass	3NT	all pass	

West leads the $\diamondsuit Q$, which declarer ducks in dummy.
Plan the defense.

Analysis _____

Declarer has denied a four-card major. Partner knows this but has led a diamond anyway. You should suspect that partner has very good diamonds.
How do you see things progressing?

SOLUTION 24

	♠ K 6 5	
	♥ K 8 7 5	
	♦ A 5 2	
	♣ 7 5 2	
♠ Q 9 3		♠ 10 8 7 4 2
♥ J 9 4		♥ Q 10 3
♦ Q J 10 9 4		♦ K 3
♣ A 6		♣ 9 4 3
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ A J	
	♥ A 6 2	
	♦ 8 7 6	
	♣ K Q J 10 8	

You must unblock the ♦K!

If you play low, partner will continue with the ♦J, which dummy will duck again. You will win with the ♦K but will not be able to continue diamonds. Declarer will win whatever you return and set about establishing clubs. West will take the ♣A and continue diamonds but it will be too late. Declarer will have nine tricks.

Now see what happens if you play the ♦K on the ♦Q. You need to help partner to establish those diamonds, so you continue diamonds to partner's ♦9. If declarer holds up the ♦A, partner will play another diamond, establishing the suit, and if declarer takes the ♦A the suit will be ready to cash when partner gets in with the ♣A. Either way declarer cannot avoid losing four diamonds and the ♣A. So you see the importance of unblocking your honor.

If instead declarer takes the ♦A at Trick 1 you must still jettison the ♦K, otherwise you will take the second round of diamonds and frustrate partner.

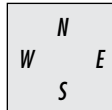
Key Point

Sometimes you need to get out of partner's way.

PROBLEM 25

You are South, declarer in 4♥.

♠ A K
♥ 3 2
♦ Q J 10 6 4 2
♣ 10 8 4



♠ 8 4
♥ A K J 10 9 8
♦ A K
♣ J 6 2

West	North	East	South
			1♥
pass	2♦	pass	3♥
pass	4♥	all pass	

West leads the ♣A, ♣K and ♣Q and switches to a diamond, which you win in hand.

How will you play this one?

Analysis

The only problem is the trump suit. You are missing five hearts, the ♥Q7654. It is against the odds to play the ♥AK hoping to drop the ♥Q. Another approach is to play the ♥A to cater for a singleton ♥Q, and if it doesn't fall go to dummy and finesse against it.

How will you handle the hearts?

SOLUTION 25

	♠ A K	
	♥ 3 2	
	♦ Q J 10 6 4 2	
	♣ 10 8 4	
♠ 10 9 6 5 2		♠ Q J 7 3
♥ 4		♥ Q 7 6 5
♦ 9 8 7 5		♦ 3
♣ A K Q		♣ 9 7 5 3
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ 8 4	
	♥ A K J 10 9 8	
	♦ A K	
	♣ J 6 2	

The most likely way for five missing cards to split is 3-2. The second most likely is 4-1, 5-0 is uncommon. You can capture the ♥Q if it is in the East hand with no more than three other hearts. Lead a spade to dummy and then a small heart and finesse the ♥J. This wins, so carefully return to dummy with the other spade and repeat the heart finesse. This wins and you then cash the ♥AK.

This approach caters for ♥Qxxx with East and a small singleton with West. Playing the ♥A first caters for a singleton ♥Q with West but fails when East has four to the ♥Q.

Consider all the possible distributions of the hearts in West's hand. There is only one singleton queen but four singleton small cards, so it is four times more likely that West has a small singleton than a singleton queen. Therefore it is best to finesse twice.

Key Point

Finessing twice caters to more layouts than playing to drop a singleton honor.

PROBLEM 26

You are South, declarer in 6♠.

♠ K Q 5
♥ K 10 5
♦ A Q J 10 3
♣ 5 3



♠ A J 6 4 3 2
♥ A J 3 2
♦ 4
♣ A 8

West	North	East	South
			1♠
pass	2♦	pass	3♠
pass	4NT*	pass	5♣*
pass	6♠	all pass	

After an enthusiastic auction you land in 6♠. North's 4NT bid was Roman Keycard Blackwood for spades. South's 5♣ response showed zero or three keycards.

West leads the ♣K. Plan the play.

Analysis _____

You have a club loser and two heart losers.

You could take the diamond finesse and if it succeeds, discard your losing club on the ♦A, or you could take some other finesse.

What is the best way to proceed?

SOLUTION 26

	♠ K Q 5	
	♥ K 10 5	
	♦ A Q J 10 3	
	♣ 5 3	
♠ 8		♠ 10 9 7
♥ Q 7 4		♥ 9 8 6
♦ 9 8 7		♦ K 6 5 2
♣ K Q J 7 4 2		♣ 10 9 6
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ A J 6 4 3 2	
	♥ A J 3 2	
	♦ 4	
	♣ A 8	

If you take a diamond finesse or a heart finesse and it loses, the opponents will cash a club and the contract will be set.

You should plan to use the diamond suit to provide discards for one of your losers. The best way to do it is a 'ruffing finesse', which is a backward finesse. Win the ♣A and draw trumps. This time you can afford to draw all the trumps even if they split 4-0 because you have another entry to dummy.

Now lead a diamond to the ♦A and then play the ♦Q. If East covers with the ♦K, ruff it, return to dummy with the ♥K and discard your losers on the established diamonds. You will make thirteen tricks.

If East does not cover the ♦Q, discard your club. If West wins with the ♦K, the remaining diamonds are high and your losing hearts can be thrown on the ♦J10. You will make twelve tricks.

So you make your contract whether the ruffing finesse wins or loses! Magic!

Key Point

A ruffing finesse is sometimes better than a normal finesse.

PROBLEM 27

You are South, declarer in 3NT.

♠ A K 10 6
♥ Q 9 5
♦ Q J 10
♣ 4 3 2



♠ 8 5 4
♥ A 8 4
♦ A K 7 5
♣ A 10 8

West	North	East	South
pass	3NT	all pass	1NT

West leads the ♥3.

You play the ♥5 from dummy and East contributes the ♥J, which you win with the ♥A.

How will you make nine tricks?

Analysis

Counting winners you have two spades, one heart, four diamonds and a club.

Who do you think has the ♥10?

Where will the ninth trick come from?

SOLUTION 27

	♠ A K 10 6										
	♥ Q 9 5										
	♦ Q J 10										
	♣ 4 3 2										
♠ Q 3		♠ J 9 7 2									
♥ 10 7 6 3		♥ K J 2									
♦ 9 8 6		♦ 4 3 2									
♣ 9 7 6 5		♣ K Q J									
	<table border="1"><tr><td></td><td>N</td><td></td></tr><tr><td>W</td><td></td><td>E</td></tr><tr><td></td><td>S</td><td></td></tr></table>		N		W		E		S		
	N										
W		E									
	S										
	♠ 8 5 4										
	♥ A 8 4										
	♦ A K 7 5										
	♣ A 10 8										

There is about a one in three chance that spades will split 3-3, but we would like something more certain.

East's play of the ♥J normally denies the ♥10. It is unlikely that East would deceive West by playing the ♥J when in possession of the ♥10, so assume that West has the ♥10.

Play the ♥4 from your hand and finesse the ♥9. This will lose to the ♥K and the ♥Q will become your ninth trick.

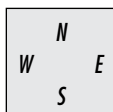
Key Point

As a general rule, trust the opponents' carding.

PROBLEM 28

You are East. South is declarer in 3♠. Partner leads the ♥A.

♠ J 10 9 3
♥ J 10 3
♦ K Q 10
♣ Q J 5



♠ 2
♥ 9 8 5 4
♦ A 9 7 3
♣ A 10 9 8

West	North	East	South
pass	3♠	all pass	1♠

West leads the ♥A, ♥K and ♥Q. Declarer trumps the third round and draws trumps in three rounds with the ♠A, ♠K and ♠Q, on which you discard a heart and a club.

Declarer then leads the ♦2 to the ♦K.

What will you play?

Analysis

You need three more tricks to defeat this contract.

Which card will you play?

SOLUTION 28

	♠ J 10 9 3	
	♥ J 10 3	
	♦ K Q 10	
	♣ Q J 5	
♠ 8 6 4		♠ 2
♥ A K Q 7		♥ 9 8 5 4
♦ J 8 4		♦ A 9 7 3
♣ 6 3 2		♣ A 10 9 8
	<div>♠ N W ♠ E S</div>	
	♠ A K Q 7 5	
	♥ 6 2	
	♦ 6 5 2	
	♣ K 7 4	

You must duck — and do so quickly and smoothly. Declarer will return to hand and lead another diamond and will have to guess whether you have the ♦J or the ♦A. If you take a while to duck your ace, declarer will have no difficulty guessing right!

Declarer has shown the top three spades and needs the ♣K for the opening bid. You have to hope that partner has the ♦J so that you can take two diamonds and the ♣A.

If you take the ♦A on the first round, the diamond suit will look like this:

	♦ Q 10	
♦ J 8	<div></div>	♦ 9 7 3
	♦ 6 5	

and declarer will certainly finesse the ♦10 on the second round!

As a defender, don't make life easy for declarer.

Key Point

In defense when holding the ace over the king, queen, ten in dummy, it is often right to hold up the ace on the first round.

PROBLEM 29

You are South, declarer in 4♠.

♠ A
♥ A K 8 3
♦ A K 9 7
♣ K 8 3 2



♠ J 10 5 4 3 2
♥ 6 5 2
♦ 4 2
♣ A 6

West	North	East	South
	1♦	pass	1♠
pass	3♥	pass	3♠
pass	3NT	pass	4♠
all pass			

West leads the ♥Q.
How will you play this?

Analysis

There is a heart loser so you need to restrict the spade losers to two. This is a sad-looking spade suit. Not only are you missing the ♠K and ♠Q, but also all the intermediates.

You win the ♥A in dummy and cash the ♠A, both defenders following small.

If the spades are split 3-3 there are no problems. It is more likely that they are 4-2. If one hand has four to the ♠KQ, that hand must take three tricks because their spots are bigger than yours.

Which is the best way to proceed?

SOLUTION 29

	♠ A	
	♥ A K 8 3	
	♦ A K 9 7	
	♣ K 8 3 2	
♠ K 8 7 6		♠ Q 9
♥ Q J 10 9		♥ 7 4
♦ 8 5		♦ Q J 10 6 3
♣ Q 10 7		♣ J 9 5 4
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ J 10 5 4 3 2	
	♥ 6 5 2	
	♦ 4 2	
	♣ A 6	

You must hope that the spades are split no worse than 4-2 and that there is an honor in each hand.

Win the first trick with the ♠A, come to hand with the ♣A and lead the ♠2, not the ♠J or the ♠10. If things are as you hope, the ♠2 will lose to a spade honor. The remaining ♠J10 will then look after the other honor. This approach will also work if the spades are 3-3.

If you lead the ♠J or the ♠10 instead of a low spade, it will lose to the ♠Q and West will still have the ♠K8 left. Ouch!

The odds of various splits of six enemy cards are:

3 - 3	36%
4 - 2	48%
5 - 1	15%
6 - 0	We don't want to know!
	Okay, it's 1%

Key Point

Missing six cards in a suit, a 4-2 split is more likely than a 3-3 split.

PROBLEM 30

You are South, declarer in 4♠.

♠ K 4

♥ 9 8 6

♦ 7 5 2

♣ A Q J 5 4

N

W E

S

♠ A 9 8 5 3 2

♥ A 5

♦ A J 4

♣ K 2

West	North	East	South
			1♠
pass	2♣	pass	3♠
pass	4♠	all pass	

West leads the ♥K.
Plan the play.

Analysis

If the trumps split 3-2 you have four losers — one spade, one heart and two diamonds.

You win the ♥A and play the ♠K and the ♠A, both opponents following suit. The only outstanding trump is the ♠Q, which is high.
What now?

SOLUTION 30

	♠ K 4	
	♥ 9 8 6	
	♦ 7 5 2	
	♣ A Q J 5 4	
♠ 10 7		♠ Q J 6
♥ K Q 7 4		♥ J 10 3 2
♦ K 9		♦ Q 10 8 6 3
♣ 10 9 8 6 3		♣ 7
	<div> <div>N</div> <div>W E</div> <div>S</div> </div>	
	♠ A 9 8 5 3 2	
	♥ A 5	
	♦ A J 4	
	♣ K 2	

The club suit offers a home for two or three losers.

It is normal to leave the master trump at large, but it would be wrong here because, after drawing two rounds of trumps, your only way of accessing the good clubs in dummy is via the club suit itself. If you start on the clubs now, East will ruff the second round and you will have no further access to dummy's good clubs. The contract will be lost and gone forever. Dreadfully sorry, partner.

The safe way is to play a third round of trumps, which will lose to the ♠Q. The opponents can cash a heart trick but you will then have access to dummy's clubs on which to discard your diamond losers. You will make eleven tricks.

Key Point

Force out the master trump if you require uninterrupted access to winners.

PROBLEM 31

You are South, declarer in 4♠.

♠ 10 3
♥ A K Q 2
♦ 10 8 5
♣ 10 6 4 2



♠ A Q J 8 6 4
♥ J 8 4
♦ A 6
♣ K 3

West	North	East	South
			1♠
pass	1NT	pass	3♠
pass	4♠	all pass	

West leads the ♦Q.
Plan the play.

Analysis

- Who has the ♦K?
- Which is the danger hand?
- How can you keep the danger hand off lead?

SOLUTION 31

	♠ 10 3	
	♥ A K Q 2	
	♦ 10 8 5	
	♣ 10 6 4 2	
♠ K 9 5		♠ 7 2
♥ 10 9		♥ 7 6 5 3
♦ Q J 9 2		♦ K 7 4 3
♣ A 8 7 5		♣ Q J 9
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ A Q J 8 6 4	
	♥ J 8 4	
	♦ A 6	
	♣ K 3	

West's lead of the ♦Q denies the ♦K so East has it, and furthermore it is an entry to East's hand. East is the danger hand because, if on lead, East can lead through your ♣K3 and you may lose two club tricks.

If you win the opening lead with the ♦A and go to dummy with a heart to take the spade finesse, West will win and put East in with the ♦K to lead through your ♣K3. Four tricks to the bad guys.

The way to keep East off lead is to duck at Trick 1! West will not be able to put East in with the ♦K or anything else. Win the diamond continuation and go to dummy with a heart. Then lead the ♠10 for a finesse, again keeping East off lead. This will lose and West can cash a club. If that doesn't happen, you can discard a club on the long heart after drawing trumps. You will lose at most one spade, one diamond and one club.

Of course if East overtakes with the ♦K at Trick 1, you must not duck!

Be on the lookout for opportunities to duck the opening lead when you have another suit with Kx in hand opposite xx in dummy or Kxx opposite xxx.

Key Point

Duck the opening lead to keep the danger hand off lead.

PROBLEM 32

You are East. South is declarer in 3NT. Partner leads the ♠K.

♠ 6 5

♥ Q 10 5

♦ K Q 10 6 5 4

♣ 9 5

N

W

E

S

♠ 8 7 2

♥ 9 8 7

♦ A 9 8

♣ 6 4 3 2

West	North	East	South
pass	3NT	all pass	2NT

Partner follows the ♠K with the ♠Q then the ♠J. Declarer takes the third trick with the ♠A then leads the ♦J. Partner plays the ♦7 and dummy the ♦4.

What will you do now?

Analysis

Declarer is trying to establish the diamond suit. Your action depends on how many diamonds declarer has. You need to take your ♦A when declarer has no more diamonds. You noted partner's ♦7.

You do not know how many diamonds declarer has, so you duck the first diamond. Declarer continues with the ♦3 on which your partner contributes the ♦2 and dummy plays the ♦K.

Which card will you play now?

SOLUTION 32

	♠ 6 5	
	♥ Q 10 5	
	♦ K Q 10 6 5 4	
	♣ 9 5	
♠ K Q J 9 4	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	♠ 8 7 2
♥ K 6 4 2		♥ 9 8 7
♦ 7 2		♦ A 9 8
♣ 8 7		♣ 6 4 3 2
	♠ A 10 3	
	♥ A J 3	
	♦ J 3	
	♣ A K Q J 10	

In this situation, where the defenders can both see that declarer is trying to establish the diamond suit, it is important to try and let your partner know how many cards you have in diamonds in case partner needs to know when to play a stopper, so West must give a count signal by playing cards in the correct order to indicate an even number.

The standard method is to play a high card followed by a low card to indicate an even number of cards in the suit led, or vice versa to indicate an odd number. Here West played the ♦7 followed by the ♦2, indicating an even number of diamonds, clearly two not four. So you know that declarer started with two diamonds and has no more. Now is the time to take the ♦A because declarer will have no further access to dummy.

This play restricts declarer to eight tricks. Declarer would take ten tricks if you took the first round of diamonds, nine tricks if you took the third round.

Key Point

In defense, when declarer is trying to set up a long suit in dummy, tell partner how many cards you hold in the suit with a count signal.

PROBLEM 33

You are South, declarer in 3NT.

♠ A Q 7
♥ 7 5
♦ Q J 2
♣ A Q 10 9 3



♠ 5 2
♥ A K Q 6 4
♦ A 9 3
♣ J 4 2

West	North	East	South
			1♥
pass	2♣	pass	2NT
pass	3NT	all pass	

West leads the ♠J.

How will you make nine tricks?

Analysis

You have six top tricks. You need to establish clubs to make the extra three tricks you need.

Are there any problems?

SOLUTION 33

	♠ A Q 7	
	♥ 7 5	
	♦ Q J 2	
	♣ A Q 10 9 3	
♠ J 10 4		♠ K 9 8 6 3
♥ J 9 8 2		♥ 10 3
♦ 7 6 5 4		♦ K 10 8
♣ 8 5		♣ K 7 6
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ 5 2	
	♥ A K Q 6 4	
	♦ A 9 3	
	♣ J 4 2	

You plan to take one spade, three hearts, one diamond and four clubs. With luck you may make some overtricks. Consider the club suit. To take your four club tricks you will have to lose the lead to East if the ♣K is in that hand. So here is your chance to create an extra spade stopper.

If you duck the opening lead, West will continue with the ♠10. Don't finesse the ♠Q at Trick 1 or 2 because if it loses you are in danger. East will return a spade and knock out your ♠A. It won't help to play the ♠Q at Trick 1 and duck the second round of spades because East has the length in spades. When you take the club finesse and it loses to the ♣K, East will cash spade winners. The defenders will take five tricks.

The correct play is to win the opening lead in dummy with the ♠A. The remaining ♠Q7 will give you protection from a spade attack by East.

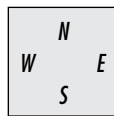
Key Point

Refuse a finesse if necessary to protect your suit from attack.

PROBLEM 34

You are South, declarer in 4♠.

♠ K Q 5
♥ A Q 3
♦ Q J 10 3
♣ 5 3 2



♠ A 7 6 4 3 2
♥ 6 5 2
♦ A
♣ A 8 6

West	North	East	South
			1♠
pass	2♦	pass	2♠
pass	4♠	all pass	

West leads the ♣K.
What is your plan?

Analysis _____

You have four losers. You could eliminate one of them if the heart finesse works.
Is there a better plan?

SOLUTION 34

	♠ K Q 5	
	♥ A Q 3	
	♦ Q J 10 3	
	♣ 5 3 2	
♠ 8		♠ J 10 9
♥ 9 7 4		♥ K J 10 8
♦ K 8 7 4		♦ 9 6 5 2
♣ K Q J 7 4		♣ 10 9
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE</div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS</div> </div>	
	♠ A 7 6 4 3 2	
	♥ 6 5 2	
	♦ A	
	♣ A 8 6	

If you draw trumps and try the heart finesse, you have a 50% chance of success. However, there is a line that is a lot closer to 100%. There is a bit of work to do, but the diamonds can be set up via a ruffing finesse.

Win the opening lead with the ♣A then cash the ♠A and the ♦A. Then lead a spade to the ♠K and the ♠Q, which draws trumps.

You now have no diamonds in your hand and ♦QJ10 in dummy. Play the ♦Q. If East plays a small diamond, discard a club, continuing with the ♦J if West ducks. If West wins the ♦Q with the ♦K and cashes a club, win the continuation, go to dummy with the ♥A and discard your heart losers on the ♦J10.

If East covers the ♦Q with the ♦K, ruff it in hand, go to dummy with the ♥A and discard two clubs on the ♦J10. Then you can lead towards the ♥Q for a possible overtrick.

Whatever happens you make ten or eleven tricks.

Key Point

A ruffing finesse can be used to establish a suit.

PROBLEM 35

You are South, declarer in 6♠.

♠ J 10 5 3 2
♥ A 7 2
♦ 4
♣ 8 6 4 2



♠ A K Q 7 6 4
♥ 3
♦ A 9 7
♣ A Q 10

West	North	East	South
			1♠
pass	4♠	pass	6♠
all pass			

You decided to take a shot at slam and bought a very well-fitting dummy.
West leads the ♥Q. How will you make this lovely slam?

Analysis _____

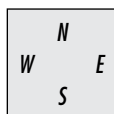
You have only 24 HCP in your combined hands but lots of distribution.
Bridge is all about shape.

You could take the double finesse in clubs, losing only if West has both
the ♣K and ♣J which is a 25% chance, leaving 75% for you.

Is there anything better?

SOLUTION 35

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



There is a line of play that has a 100% chance of success.

It is an elimination and endplay. ‘Elimination’ means to void your hand and dummy in a suit. ‘Endplay’ means to lose a trick to the opponents so that they have to make a lead that is favorable to you. The elimination of a suit ensures that if the opponent on lead chooses that suit, you can ruff in one hand and discard in the other. This nearly always allows you to get rid of a loser.

You need to be in dummy when you finish the elimination. So win the opening lead with the ♥A and draw trumps in two rounds. Then ruff a heart in your hand, cash the ♦A and ruff a diamond in dummy. This leaves one heart remaining in dummy and one diamond in your hand. Continue the elimination by ruffing the last heart in your hand and the last diamond in dummy. So hearts and diamonds have been eliminated and, importantly, the lead is in dummy. Now for the *coup de grace*! Lead a small club and cover whatever card East plays. In this case East will play a small card and you will play the ♣10. West will win with the ♣J but has either to lead into your ♣AQ, or to lead a heart or diamond allowing you to ruff in dummy and to discard the ♣Q from your hand.

Note that this line works whatever the location of the ♣K and ♣J.

Key Point

Look for opportunities to eliminate side suits and throw an opponent in to your advantage.

PROBLEM 36

You are West. South is declarer in 4♠. You lead the ♥7.

♠ 8 7 5

♥ 7

♦ 9 6 5 4 3

♣ 8 6 4 2

♠ K 6 4 3

♥ K Q J

♦ K Q J

♣ 10 5 3

N

W

E

S

West	North	East	South
			1♠
pass	2NT*	pass	4♠
all pass			

Your only possible contribution to the defense looks likely to be heart ruffs so you lead your singleton heart. East wins with the ♥A and returns the ♥9 for you to ruff.

How do you proceed?

Analysis _____

If you can find partner with another ace, you could get another ruff, which would set the contract.

Partner's return of the ♥9 looks unusual. What could it mean?

What suit do you lead?

SOLUTION 36

	♠ K 6 4 3	
	♥ K Q J	
	♦ K Q J	
	♣ 10 5 3	
♠ 8 7 5		♠ J
♥ 7		♥ A 9 8 5 3
♦ 9 6 5 4 3		♦ A 8 2
♣ 8 6 4 2		♣ Q J 9 7
	<div> <div>N</div> <div>W E</div> <div>S</div> </div>	
	♠ A Q 10 9 2	
	♥ 10 6 4 2	
	♦ 10 7	
	♣ A K	

Partner has done well to read your ♥7 as a singleton.

You would like to find partner's other ace, if it exists, to get another ruff. You need to decide between clubs and diamonds. This is the perfect time to use a 'suit preference signal'. Partner could return either a low heart or a high heart for you to ruff. The way this signal works is that partner returns a high card to ask for the higher of the non-trump suits or a low card to ask for the lower suit. In this case the ♥9 indicates the higher of the other suits, namely diamonds.

So you duly lead a diamond to partner's ace and receive another ruff. Neat, isn't it?

Key Point

A suit preference signal is very useful when giving partner a ruff.

PROBLEM 37

You are South, declarer in 6♠.

♠ A 9 5 4 3 2
♥ 5
♦ A 4 2
♣ 8 6 3



♠ K 8 6
♥ A K
♦ K 9 6 5 3
♣ A K 2

West	North	East	South
			2NT
pass	4♥*	pass	4♠
pass	4NT*	pass	5♣*
pass	6♠	all pass	

South showed a balanced hand with 20-21 HCP. North's 4♥ bid was a transfer to spades; 4NT was Roman Keycard Blackwood for spades and South's 5♣ showed 0 or 3 keycards.

West leads the ♣Q, which you win with the ♣A.
How will you make the contract?

Analysis

It's easy if trumps are split 2-2, so you play the ♠A and ♠K.
East discards a heart on the second trump. Oops! Houston, we have a problem.
How will you land this slam?

SOLUTION 37

	♠ A 9 5 4 3 2	
	♥ 5	
	♦ A 4 2	
	♣ 8 6 3	
♠ Q J 10		♠ 7
♥ Q 7 6 3		♥ J 10 9 8 4 2
♦ J 10 8		♦ Q 7
♣ Q J 10		♣ 9 7 5 4
	<div> <div>N</div> <div>W E</div> <div>S</div> </div>	
	♠ K 8 6	
	♥ A K	
	♦ K 9 6 5 3	
	♣ A K 2	

If diamonds are split 3-2 there is a way to set up the suit.

Play the ♥A then the ♥K, discarding a diamond (not a club). Now there are only two diamonds in dummy. Play the ♦A then the ♦K and ruff a diamond. Return to hand with the ♣K and discard your losing club on the ♦9. It doesn't matter if West ruffs this, you still discard the club.

If East started with three diamonds and West two, the play depends on whether West ruffs the third round of diamonds. If West plays the winning trump, discard your losing club, otherwise ruff with one of your small trumps and the diamonds are established as before.

Twelve tricks made.

Key Point

Look for ways to discard a small card on a winner in order to set up a side suit by ruffing.

PROBLEM 38

You are South, declarer in 4♥ after some opposition bidding.

♠ Q 8 2
♥ 9 6 3
♦ J 9 4
♣ Q J 7 2



♠ A K 7 6
♥ A K Q J 5 4
♦ 8 3
♣ 8

West	North	East	South
			1♥
2♦	2♥	pass	4♥
all pass			

West leads the ♦A.
Plan the play.

Analysis

West plays the ♦A, ♦K and ♦Q. On the third round East discards the ♣6 and you ruff.

You have lost two tricks already and you have a club loser, and also a spade loser if they are not split 3-3.

You draw two rounds of trumps with the ♥A and ♥K. Unfortunately, West discards on the second round. What next?

SOLUTION 38

	♠ Q 8 2	
	♥ 9 6 3	
	♦ J 9 4	
	♣ Q J 7 2	
♠ 10 4		♠ J 9 5 3
♥ 2		♥ 10 8 7
♦ A K Q 10 6 5		♦ 7 2
♣ K 9 4 3		♣ A 10 6 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE </div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS </div> </div>	
	♠ A K 7 6	
	♥ A K Q J 5 4	
	♦ 8 3	
	♣ 8	

Don't play a third round of trumps because you need to save the ♥9 in dummy for a possible spade ruff.

There are no problems if spades are split 3-3 but that is not the favorite — they are more likely to split 4-2. If they split 4-2, you will need to ruff your fourth spade in dummy. This will work as long as the hand with long trumps also has four spades. Thinking a bit more about the distribution, West has shown up with six diamonds and so is more likely to be the one who is short in two of the other suits.

Cash the three top spades ending in your hand. If they are split 3-3 there is no risk of an enemy ruff. They are in fact 4-2 but West, who has only two spades, is out of hearts! Now you can safely ruff the fourth spade with the ♥9 because you know that East started with four spades. Ten tricks made.

Key Point

If you have to ruff a side-suit loser in dummy and cannot draw all the trumps first, hope that the long trumps are with the long side-suit holding.

PROBLEM 39

You are South, declarer in 4♠.

♠ A 6
♥ A 8 7 2
♦ 9 4 2
♣ K Q J 9



♠ K Q J 8 7 5
♥ 5
♦ A 7 5 3
♣ 7 5

West	North	East	South
			1♠
pass	2♣	pass	2♠
pass	4♠	all pass	

West leads the ♥K.
How will you make ten tricks?

Analysis

You have four losers — three diamonds and one club.
You could hope that the diamonds are split 3-3 but that is not likely (about a 36% chance).
Which is the best approach?
How will you manage your entries to the North hand?

SOLUTION 39

	♠ A 6	
	♥ A 8 7 2	
	♦ 9 4 2	
	♣ K Q J 9	
♠ 9 4 3		♠ 10 2
♥ K Q 10 9 3		♥ J 6 4
♦ 10 6		♦ K Q J 8
♣ 10 6 2		♣ A 8 4 3
	<div style="border: 1px solid black; padding: 5px; display: inline-block; text-align: center;"> N W E S </div>	
	♠ K Q J 8 7 5	
	♥ 5	
	♦ A 7 5 3	
	♣ 7 5	

You should aim to throw some diamond losers on dummy's long clubs. If you draw trumps immediately in three rounds and then lead a club towards dummy, the opponents, being clever people, will not take their ♣A until the second round. This will mean that you cannot access the nice winning clubs in dummy. Darn!

This is one of those hands where you have to develop your side suit before drawing trumps. It would be nice to be able to lead from your hand towards the high clubs in dummy but you don't have the entries to do this safely, so win the ♥A in dummy and lead the ♣K. The defenders will probably signal their club lengths to each other — East will play the ♣8, showing an even number, and West the ♣2, showing an odd number. This will make it easy for East to figure out that most likely West has three clubs and you have two, so East will hold up the ♣A until the second round. Win the return and play the ♠K and the ♠A, drawing all except one of the remaining trumps, and discard a diamond on the ♣J. Ruff a heart (high if trumps have split 3-2) to your hand and draw the outstanding trump. This gives you ten tricks.

If they take the ♣A on the first round, draw trumps and (on the above layout) make eleven tricks. If they hold up on both the first and second rounds, you have ten tricks — take the money and run.

You need clubs to be split 4-3 but this is a better chance (62%) than relying on a 3-3 split in diamonds.

Key Point

Delay drawing trumps if you need them as entries to a side suit.

PROBLEM 40

You are West. South is declarer in 4♠. You lead the ♥A.

♠ 6 3 2

♥ A K 10 7 2

♦ 6 4

♣ A Q 4

♠ A K J 4

♥ 8 3

♦ A Q J 10 2

♣ 10 2

N

W

E

S

West	North	East	South
	1♦	pass	1♠
2♥	3♠	pass	4♠
all pass			

East plays the ♥Q on your ♥A!
What does this mean?

Analysis

Is it a singleton? Unlikely!
What do you do now?

SOLUTION 40

	♠ A K J 4	
	♥ 8 3	
	♦ A Q J 10 2	
	♣ 10 2	
♠ 6 3 2		♠ 9
♥ A K 10 7 2		♥ Q J 9 6
♦ 6 4		♦ 9 8 3
♣ A Q 4		♣ 9 8 7 6 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ Q 10 8 7 5	
	♥ 5 4	
	♦ K 7 5	
	♣ K J 3	

The play of the ♥Q on your ace shows possession of the jack and invites you to lead to it on the next trick.

Your partner can see that a club switch is urgent because the diamonds in dummy look so threatening. Partner cannot be sure who has the ♦K but knows that even if you do, it is finessable. It is obvious that declarer will make the contract if allowed to play spades and diamonds.

Clubs are the only hope, so lead a low heart at Trick 2 to partner's ♥J. After winning the second trick, partner will switch to the ♣9 and your side will take two club tricks to defeat the contract. You have done well to have such a clever partner! Note that if West continues with the ♥K at Trick 2, declarer will make the contract.

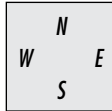
Key Point

When partner plays the queen on your ace, it shows the jack and invites you to lead to it on the next trick.

PROBLEM 41

You are South, declarer in 3NT.

♠ 6 4 3
♥ 10 2
♦ 6 3
♣ A K 8 7 6 2



♠ A K
♥ K 5 4 3
♦ A J 5 2
♣ 10 9 3

West	North	East	South
pass	3NT	all pass	1NT

West leads the ♠Q.

Looking at dummy you decide that partner has gone a little wild!
Plan the play.

Analysis

To go with the ♠AK and the ♦A you need six club tricks. If you duck a club to guard against a 3-1 break, you will only make eight tricks in total.

Which is the best way to proceed?

SOLUTION 41

	♠ 6 4 3	
	♥ 10 2	
	♦ 6 3	
	♣ A K 8 7 6 2	
♠ Q J 9 8 5		♠ 10 7 2
♥ A 8 7		♥ Q J 9 6
♦ K 10 9		♦ Q 8 7 4
♣ J 4		♣ Q 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <div style="display: flex; justify-content: space-between; width: 100%;"> NE</div> <div style="display: flex; justify-content: space-between; width: 100%;"> WS</div> </div>	
	♠ A K	
	♥ K 5 4 3	
	♦ A J 5 2	
	♣ 10 9 3	

Partner upgraded the North hand to 9 or 10 points because of the six-card club suit, and then showed great faith in your declarer play by jumping to 3NT!

This is a hand where you have to identify the problem before you play to the second trick. You need the clubs to divide 2-2 in order to make six club tricks. But that is not the only problem. The ♣10 or ♣9 could block the run of the smaller clubs in dummy once they are established. If you lead a small club to the ace, the suit will be irrevocably blocked! After taking the ♣K you must win the third club in hand and you only make three club tricks. Ouch!

To make six club tricks and your contract you must lead the ♣10 or ♣9 to the ♣A at Trick 2 and play the other high spot under the ♣K at Trick 3!

Key Point

Be careful with suits that can be blocked.

PROBLEM 42

You are South, declarer in 3NT after West bid hearts.

♠ A 9 6 3
♥ 8 5 3
♦ 9 7
♣ Q 9 6 2



♠ 10 2
♥ A J
♦ A K Q 5 2
♣ A J 10 3

West	North	East	South
1♥	1♠	pass	1♦
pass	3NT	all pass	2NT

West leads the ♥K.

How will you make nine tricks?

Analysis

You will have to take your tricks without losing the lead because if the opponents get in they will cash enough hearts to put you down.

You have six top tricks. A 3-3 diamond split will only give you two extra tricks.

So you need four tricks in clubs.

Which is the best way to achieve this?

SOLUTION 42

	♠ A 9 6 3	
	♥ 8 5 3	
	♦ 9 7	
	♣ Q 9 6 2	
♠ Q 5 4		♠ K J 8 7
♥ K Q 10 9 2		♥ 7 6 4
♦ J 10 8 4		♦ 6 3
♣ 4		♣ K 8 7 5
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ 10 2	
	♥ A J	
	♦ A K Q 5 2	
	♣ A J 10 3	

You need to assume the ♣K is with East and you have to cater for it being in a four-card suit.

Win the ♥A and go to dummy with the ♠A. Note that there are no more entries to dummy.

You need to keep the lead in dummy as long as East does not cover because you will have to finesse against the ♣K up to three times.

The solution is to lead the ♣9. If East covers with the ♣K it makes it easy for you because you take the ♣A and are left with the ♣QJ10 for three more tricks. If East ducks the ♣9, play low from your hand. Then continue with the ♣Q, dropping the ♣J from hand if East ducks, leaving yourself in dummy for the third finesse.

One alternative idea is to lead the ♣Q and, if it is not covered, then a small club. This is no good because you have to win in hand and cannot pick up East's ♣K.

Another alternative is to lead the ♣Q and drop the ♣J from hand under it. You might get away with it, but East should duck the ♣Q and then cover the subsequent ♣9 with the ♣K. You will win in your hand with the ♣A, but you will lose the fourth round to the ♣8.

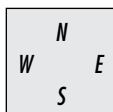
Key Point

When you are short of entries, and may need to take several finesses, be careful how you play the honors and spot cards in the finessing suit.

PROBLEM 43

You are South, declarer in 3NT.

♠ 3 2
 ♥ J 2
 ♦ A K J 4
 ♣ A Q 7 6 5



♠ A 5 4
 ♥ A K Q 3
 ♦ 6 5 3 2
 ♣ 10 4

West	North	East	South
			1♦
pass	2♣	pass	2NT
pass	3NT	all pass	

West leads the ♠9.

How will you play this hand?

Analysis

You hold up your ♠A until the third round, as usual. West shows up with ♠987 and East with ♠K106, leaving the ♠QJ outstanding. West is unlikely to have led the ♠9 from ♠QJ987 so East most likely started with five spades and is thus the danger hand.

You have eight top winners. Either a diamond or club finesse could give you the ninth trick, but if it fails, East will probably cash two more spades, setting the contract.

Which finesse to try?

Can you combine your chances?

SOLUTION 43

	♠ 3 2	
	♥ J 2	
	♦ A K J 4	
	♣ A Q 7 6 5	
♠ 9 8 7		♠ K Q J 10 6
♥ 10 6 5 4		♥ 9 8 7
♦ 10 9 8		♦ Q 7
♣ J 9 3		♣ K 8 2
	<div> <div>N</div> <div>W E</div> <div>S</div> </div>	
	♠ A 5 4	
	♥ A K Q 3	
	♦ 6 5 3 2	
	♣ 10 4	

In isolation the correct play in either diamonds or clubs is to take a finesse, because the missing honor is more likely to be in the hand with more cards in the suit.

Now look at the diamond suit again. There are only five cards missing so there is a reasonable chance that the ♦Q is doubleton. So instead of guessing which suit to try, you can increase your chances by playing the ♦AK first in case the ♦Q is singleton or doubleton, and then, if it doesn't drop, finessing against the ♣K.

So you play the ♦AK and, hey presto, the ♦Q falls and your worries are over. You make ten tricks.

Key Point

Sometimes you can combine your chances by trying for the drop in one suit before finessing in another.

PROBLEM 44

You are West. South is declarer in 2♥. You lead the ♦J.

♠ 10 9

♥ 7 4

♦ J 10 8 5

♣ A J 8 5 3

♠ K J 4 3 2

♥ 9 8

♦ 9 4 3 2

♣ K 2

N

W

E

S

West	North	East	South
			1♥
pass	1♠	pass	2♥
all pass			

East takes the ♦K, and cashes the ♦A, declarer dropping the ♦Q. East then switches to a trump. South wins with the ♥A and leads the ♣6.

What do you do?

Analysis _____

Declarer may well be angling to ruff clubs in dummy.

What do you do now?

SOLUTION 44

	♠ K J 4 3 2	
	♥ 9 8	
	♦ 9 4 3 2	
	♣ K 2	
♠ 10 9		♠ A Q 8 5
♥ 7 4		♥ 10 5 3
♦ J 10 8 5		♦ A K 7
♣ A J 8 5 3		♣ 10 7 4
	<div> <div>N</div> <div>W E</div> <div>S</div> </div>	
	♠ 7 6	
	♥ A K Q J 6 2	
	♦ Q 6	
	♣ Q 9 6	

It is tempting to grab your ♣A and lead your second trump to destroy dummy's ruffing power but there is no rush. You should duck the club. This will leave your ♣AJ sitting over declarer's ♣Q. If declarer continues clubs you will win and lead the second trump, and the contract will go down.

If instead you play the ♣A at once, declarer will make two club tricks with the ♣K and the ♣Q, which will secure the contract.

You should also duck if you have ♣A10853, hoping that partner has the ♣J. In both cases playing the ♣A gives declarer two tricks.

Key Point

In general, play low in second seat. Don't waste your honors on thin air.

PROBLEM 45

You are South, declarer in 6♠.

♠ 8 6 5 2
♥ A 8 3
♦ Q 9 6
♣ 8 3 2



♠ A K Q J 4
♥ K 7 5
♦ 2
♣ A K Q 9

West	North	East	South
			2♣
pass	2♦*	pass	2♠
pass	3♠	pass	4NT*
pass	5♦*	pass	6♠
all pass			

West leads the ♦A and switches to the ♥10.
How will you make your slam?

Analysis _____

You win the ♥K in hand and draw trumps in two rounds.
You have lost a diamond and still have a heart loser. If the clubs are split 3-3 you can discard a heart in dummy and then ruff one.
Both opponents follow small to the ♣A, but then on the ♣K West plays the ♣J.
What do you do now?

SOLUTION 45

	♠ 8 6 5 2	
	♥ A 8 3	
	♦ Q 9 6	
	♣ 8 3 2	
♠ 10 7		♠ 9 3
♥ Q 10 9		♥ J 6 4 2
♦ A K J 8 7 3		♦ 10 5 4
♣ J 7		♣ 10 6 5 4
	<div style="border: 1px solid black; padding: 5px; display: inline-block; text-align: center;"> N W E S </div>	
	♠ A K Q J 4	
	♥ K 7 5	
	♦ 2	
	♣ A K Q 9	

It all depends on who has the ♣10. If West has it you should play the ♣Q to drop it. If East has it you should finesse against it. Is it a pure guess? Is West trying to fool you, having started with ♣J107?

When you started playing the hand you were going for a 3-3 split in clubs. You know that a 4-2 split is more likely and when the ♣J is played by West, you have a chance to rethink. The play of the jack indicates that West probably started with the ♣J7 and East with four to the ten. So now the correct approach is to go to dummy with the ♥A and finesse the ♣9.

When your finesse succeeds you will be able to discard dummy's ♥3 on the last club and ruff your ♥5 in dummy.

The mathematical principle here is called 'restricted choice'. It is difficult to grasp, but the way to look at it is that West 'didn't have a choice' but to play the ♣J on the second round. That is more likely than that he chose to play the ♣J from his remaining ♣J10.

Key Point

If an opponent follows suit with one of two adjacent honors, it is more likely that the other opponent has the other honor.

PROBLEM 46

You are South, declarer in 4♠.

♠ A 9 7 5
♥ Q J
♦ 4 3
♣ A 9 8 7 6



♠ K Q J 10 8 6 4
♥ 10
♦ K 2
♣ K 3 2

West	North	East	South
all pass	pass	pass	4♠

West leads the ♥A followed by the ♥K.

Plan the play.

Analysis

There are four losers. One would go away if East had the ♦A, but you know it won't be that way because this is a problem in a book!

East is the danger hand here. Can you find a way to set up club tricks without East getting on lead to skewer your ♦K?

SOLUTION 46

	♠ A 9 7 5	
	♥ Q J	
	♦ 4 3	
	♣ A 9 8 7 6	
♠ 3		♠ 2
♥ A K 9 8 7		♥ 6 5 4 3 2
♦ A 8 7 6 5		♦ Q J 10 9
♣ 5 4		♣ Q J 10
	<div> <div>N</div> <div>W E</div> <div>S</div> </div>	
	♠ K Q J 10 8 6 4	
	♥ 10	
	♦ K 2	
	♣ K 3 2	

You could draw trumps, lead the ♣6 from dummy and duck it in your hand if East plays low. This would lose the lead to West who is the safe hand. As you see, this would not work here because I have given East the ♣QJ10!

This is a classic situation that you need to recognize at Trick 1, or Trick 2 at the latest. The solution is to throw a small club on the ♥K! Now West remains on lead and a diamond from West cannot cost you two tricks. Then you can draw trumps and set up the clubs for diamond discards. After this neat play at Trick 2, the only way that East could get on lead is with the ♦A which, as we know, would not be a problem.

You can survive even if clubs are split 4-1. Just go to dummy twice and ruff two clubs in your hand.

This is known in the trade as a 'loser on loser' play.

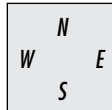
Key Point

A 'loser on loser' play can keep a dangerous opponent off lead.

PROBLEM 47

You are South, declarer in 6♥.

♠ K J
♥ K 10 9 3
♦ 8 3 2
♣ A J 9 4



♠ A Q 6 4
♥ A Q J 2
♦ Q
♣ K 5 3 2

West	North	East	South
	1♣	pass	1♥
pass	2♥	pass	4NT*
pass	5♥*	pass	6♥
all pass			

West leads the ♦A and continues with the ♦K.
Pause now and make your plan.

Analysis

It looks like the contract depends on a very favorable layout in the club suit. The ‘long hand’ of declarer’s side is the one with more trumps or, if the number of trumps is equal, the one with the stronger trumps. It is the hand where you count losers. It is usually declarer’s hand. In this case both hands here have four equally good trumps.

After South ruffs the second round of diamonds, North has more trumps and becomes the long hand.

How does this change your thinking?

SOLUTION 47

	♠ K J	
	♥ K 10 9 3	
	♦ 8 3 2	
	♣ A J 9 4	
♠ 9 7 5 3 2		♠ 10 8
♥ 4		♥ 8 7 6 5
♦ A K 10 9 4		♦ J 7 6 5
♣ 8 7		♣ Q 10 6
	<div style="border: 1px solid black; padding: 10px; display: inline-block; text-align: center;"> N W E S </div>	
	♠ A Q 6 4	
	♥ A Q J 2	
	♦ Q	
	♣ K 5 3 2	

Because dummy is the long hand now, look for losers there — two clubs and one more diamond. Now you are thinking of the hand as reversed, you can discard two club losers from dummy on South's spades! You can also trump the remaining diamond loser in your hand.

Play ♥A, a heart to the ♥K, then ruff the last diamond safely in hand with the ♥Q. This exhausts trumps from your hand so play a spade to the ♠K in dummy and draw the last two trumps with the ♥10 and ♥9, discarding clubs. Then cash the ♠J and lead a club to ♣K in your hand, discarding the two losing clubs in dummy on the ♠A and ♠Q.

This is a very interesting deal. It illustrates the need to look at dummy as the long hand when the need arises. This type of play is called a 'dummy reversal'.

West helped you by making the natural lead of the ♦A. In fact a club lead, and club continuation when in with the ♦A, would set the contract because you wouldn't be able to get to hand for the final two spade winners after drawing the last trumps. We like it when defenders are kind to us!

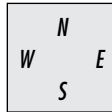
Key Point

The 'long hand' can switch during the play.

PROBLEM 48

You are East. South is declarer in 3♠. Partner leads the ♥A.

♠ J 8 6 3
♥ J 10 3
♦ A 10 8
♣ K Q 5



♠ Q 5 2
♥ 9 5 4
♦ K J 9 7
♣ 10 9 8

West	North	East	South
2♥	3♠	all pass	1♠

West leads the ♥A, ♥K and ♥Q.

Declarer trumps the third round, then leads the ♣7 to dummy's king and plays the ♠J.

Who has the ♣A? Do you cover the ♠J?

Analysis

South must have passed dummy's 3♠ bid because of a minimum hand, say 12 or 13 points, so this leaves about 10 or 11 points for partner, who has already shown up with the ♥AKQ. So declarer must have the ♣A.

A well-known mantra is 'cover an honor with an honor'. Are you going to follow it?

SOLUTION 48

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

	N	
W		E
	S	

♠ A K 10 9 7
♥ 6 2
♦ 6 5 2
♣ A J 7

Your defensive plan is to take the two hearts, the ♠Q and two more tricks, which will have to be diamonds. The immediate task is to avoid losing the ♠Q.

Let us think about the trump suit. Dummy has four spades and declarer has at least five because of the 1♠ opening. With a total of nine (or more) in the combined hands, declarer is not going to finesse.

Declarer is on a fishing expedition looking for the ♠Q, and if you cover the ♠J you will have taken the bait. So duck nonchalantly. It is important to work this out in advance of declarer leading the ♠J or else you may give the game away. It is a good policy to pause when dummy first comes down and decide what you will do if various cards, especially honors, are led from dummy.

In the words of the late, great Ted Chadwick, Australian bridge champion:

Key Point

*If declarer leads the jack of trumps and you have the queen,
pretend that you don't have it.*

PROBLEM 49

You are South, declarer in 4♠.

♠ 9 8 3 2
♥ K Q 5 4
♦ K 3
♣ 6 4 3



♠ K Q J 10 4
♥ 7
♦ Q J
♣ A K J 7 5

West	North	East	South
			1♠
pass	2♠	pass	4♠
all pass			

West leads the ♣2 on which East plays the ♣10.
Plan the play.

Analysis

It is unlikely that West is leading from queen third, so the ♣2 is either a singleton or a lead from a four-card suit. If the latter, East has a singleton. In either case there is a defensive ruff in the air.

Can you think of a way to divert the opponents' attention in order to minimize the risk of a ruff?

SOLUTION 49

	♠ 9 8 3 2										
	♥ K Q 5 4										
	♦ K 3										
	♣ 6 4 3										
♠ A 7		♠ 6 5									
♥ A 3 2		♥ J 10 9 8 6									
♦ 9 7 6 5		♦ A 10 8 4 2									
♣ Q 9 8 2		♣ 10									
	<table border="1"><tr><td></td><td>N</td><td></td></tr><tr><td>W</td><td></td><td>E</td></tr><tr><td></td><td>S</td><td></td></tr></table>		N		W		E		S		
	N										
W		E									
	S										
	♠ K Q J 10 4										
	♥ 7										
	♦ Q J										
	♣ A K J 7 5										

Win with the ♣J and lead the ♠Q at Trick 2! West will probably duck in case East has the singleton ♠K. Continue with another spade and the ruffing risk has disappeared.

The opponents will just take their three aces.

There are no guarantees that this play will work, but it is your best chance. If you lead the ♠K at Trick 2, West has no reason to hold up the ♠A and you may suffer the ruff.

Key Point

If you want the opponent with an ace to duck, lead the queen from king-queen.

PROBLEM 50

You are South, declarer in 7♦.

♠ A 9 5 4 2
♥ 6
♦ K J 10 8 4
♣ 9 6



♠ 3
♥ A Q 5 4 3
♦ A Q 9 7 6
♣ A K

West	North	East	South
			1♥
pass	1♠	pass	3♦
pass	4♦	pass	4NT*
pass	5♥*	pass	7♦
all pass			

West leads the ♦3. You play the ♦4 from dummy, East plays the five and you win in hand with the six.

How do you plan to play the hand?

Analysis _____

Counting losers, you have four in hearts. You may be able to set up the heart suit by ruffing some heart losers in dummy, but you would need a friendly heart distribution.

The only outstanding trump still held by the opponents is the lowly two. Should you draw it and start ruffing hearts in dummy?

Is there some other way to play the hand?

SOLUTION 50

	♠ A 9 5 4 2	
	♥ 6	
	♦ K J 10 8 4	
	♣ 9 6	
♠ 10 8		♠ K Q J 7 6
♥ K 10 9 7 2		♥ J 8
♦ 3		♦ 5 2
♣ Q 10 5 4 2		♣ J 8 7 3
	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> N W E S </div>	
	♠ 3	
	♥ A Q 5 4 3	
	♦ A Q 9 7 6	
	♣ A K	

This is a crossruff, similar to Problem 21. The difference is that you have two side-suit winners, the ♣A and ♣K.

South is short of spades and North is short of hearts. The aim of a crossruff is to take your trumps separately. Do not draw the last trump — you need to keep four trumps in each hand.

It is important to cash your side-suit winners first before your opponents have a chance to throw away their losers in those suits, so play the ♣A and ♣K. The lead will be in your hand. Cash the ♥A and ruff a heart in dummy. The lead is now in dummy, so cash the ♠A and trump a spade in your hand. Ruff a heart in dummy and a spade in hand, continuing this way until you have made all the tricks! You managed to ruff four hearts in dummy and four spades in hand. Add the ♣AK, ♠A and the ♥A and the diamond you won at Trick 1 and that comes to thirteen tricks.

Look what would have happened if you failed to cash the side-suit winners, the ♣A and ♣K, first. East would have followed suit to the first two rounds of hearts and discarded clubs on the next three rounds. Then when you came to cash your clubs at the end, East would have ruffed the second one. Disaster!

Key Point

Before starting a crossruff, cash side-suit winners first.

Glossary of Common Bridge Terms

Attitude signal	A high card by a defender on partner's lead encourages a continuation of the suit, a low card discourages.
Balanced hand	A hand with no void, no singleton and at most one doubleton.
Bath Coup	LHO leads a king (from king-queen) and declarer ducks when holding the ace and jack of the suit. It costs a trick for LHO to play the suit again.
Count signal	The play of a card by a defender on a lead by declarer or dummy to indicate the number of cards held in that suit — a high card to show an even number, a low card an odd number.
Cover	Play a higher card on a card an opponent has led.
Crossruff	A line of play where ruffing tricks are made in both hands.
Danger hand	The opponent who, if on lead, can cash tricks or lead through your honors.
Develop	See <i>Establish a winner</i> .
Discard	The play of a non-trump when you cannot follow suit.
Double finesse	A finesse against two outstanding honors.
Duck	Play a low card when holding a higher one, surrendering a trick deliberately.
Dummy reversal	Treating dummy as the long trump hand, ruffing losers in hand and eventually drawing trumps from dummy.
Elimination	A tactic in which side-suit cards are removed from both declarer's and dummy's hands, usually preliminary to an endplay.

Endplay	A tactic in which a trick is lost to the defenders in a position where they have to make a lead that is favorable to declarer.
Entry	A card that can win a trick and thereby gain the lead for its holder.
Establish a winner	Create a winner by forcing out the opponents' higher cards in the suit.
Finesse	An attempt to take advantage of the favorable location of the opponents' cards, such as leading towards an ace-queen combination hoping that the king is onside.
Free finesse	A lead by a defender that allows declarer to take a finesse without the danger of losing a trick.
Hold up	Delay the taking of a winner.
Long (trump) hand	The hand with more trumps than the other (usually declarer's rather than dummy's).
Loser on loser	A play where declarer and dummy both play losing cards from different suits on the same trick.
Responder	The opening bidder's partner.
Restricted choice	When a defender follows suit with one of two adjacent honors, it is more likely that the other defender has the outstanding honor.
Ruff	The play of a trump on the lead of another suit in which the player is void.
Ruffing finesse	A situation in a suit contract where declarer has a void opposite something like KQJ. The king is led and declarer discards unless the ace is played, in which case it is ruffed.
Rule of 11	A calculation made when the fourth highest card of a suit is led. Subtract the spots on the card led from 11. This gives the number of higher cards in the three other hands.
Safe hand	The opponent to whom you can safely lose the lead.
Sequence	A run of three or more consecutive honors.

Short (trump) hand	The hand with fewer trumps than the other (usually dummy's rather than declarer's).
Stopper	A holding that will prevent the opponents from immediately running tricks in a suit at notrump: examples are the ace or the king doubleton.
Suit preference signal	A card played by a defender to indicate an entry after partner ruffs. A high card indicates the higher of the two other side suits, a low card shows the lower suit.
Unblock	Play or discard a high card that is preventing the run of a suit.

Problem Themes

THEME	PROBLEM NUMBER
<i>Declarer Play</i>	
Avoidance play	11, 31, 33, 46
Combining chances	43
Crossruff	21, 50
Deception	49
Distribution of opponents' cards in one suit	5, 9, 11, 15, 18, 25, 29, 37, 38, 39
Double finesse	15
Draw trumps unless there is a good reason to delay	2, 22, 38
Dummy reversal	47
Elimination and end play	13, 17, 35
Entry management	1, 39
Establish a long suit	37
Establish a winner before drawing trumps	22, 39
Establish a winner in dummy	3, 33
Establish ruffing tricks	7, 22
Finesse	11, 25, 33, 42, 43
Force out the opponents' master trump	30
Free finesse	10
Hold up on the opening lead in NT	6, 19, 23
Loser on loser	18, 46
Reading defenders' carding	27
Repeating a finesse	25
Restricted choice	45
Ruff losers in dummy	38
Ruffing finesse	26, 34
Rule of 11	14
Trump management	18, 38
Unblocking	1, 3, 41

Defense

Count signal	32
Cover an honor	48
Defender switches at Trick 2	4, 16
Don't rise with the ace in front of the king in dummy	44
Hold up the ace over king queen ten in dummy	28
Lead through strength, up to weakness	4
Lead trumps to stop declarer ruffing in dummy	16
Play your queen on partner's ace to show the jack	40
Read partner's play	12
Return partner's suit	8, 20, 24
Rule of 11	20
Suit preference signal	36
Unblocking	24

Key Points

1. Play high honors from the short side to unblock a suit.
2. Draw trumps early unless you have a good reason to delay.
3. It is possible to set up winners in a short side suit.
4. Don't return partner's suit if it cannot provide the tricks you need.
5. With a nine-card fit including A, K, Q, 10, 9 but missing the jack, retain a high honor in both hands.
6. When playing notrump, consider holding up your winner until the third round.
7. Discards can be made from dummy on long cards in declarer's hand for the purposes of developing ruffing tricks.
8. Don't open up suits for declarer if you can avoid it.
9. With a nine-card fit including A, K, Q but missing the jack and ten, keep two honors together in the same hand to maintain a double finessing situation.
10. When an opponent leads a suit there is sometimes a free finesse available.
11. Arrange to lose tricks to the safe hand.
12. If partner makes an unusual play, try to figure out the reason.
13. Eliminations are fun.
14. The Rule of 11 is helpful to declarer as well as the defenders.
15. A double finesse is a better option than a single finesse.
16. Be ready to counter declarer's plans of ruffing losers in dummy by leading trumps.
17. Get the opponents to lead a suit where you hold Jxx opposite Qxx.
18. Protect your trump suit.
19. Don't hold up at Trick 1 if winning the trick will promote lower cards in the suit.
20. Use the Rule of 11 to decode partner's opening lead.
21. When you have trump length in both your hand and dummy, and shortness in two side suits, consider a crossruff.
22. Discard a loser in dummy on a winner in your hand.

23. With AJx in your hand on the lead of the king, consider ducking the first trick.
24. Sometimes you need to get out of partner's way.
25. Finessing twice caters to more layouts than playing to drop a singleton honor.
26. A ruffing finesse is sometimes better than a normal finesse.
27. As a general rule, trust the opponents' carding.
28. In defense when holding the ace over the king queen ten in dummy, it is often right to hold up the ace on the first round.
29. Missing six cards in a suit, a 4-2 split is more likely than a 3-3 split.
30. Force out the master trump if you require uninterrupted access to winners.
31. Duck the opening lead to keep the danger hand off lead.
32. In defense when declarer is trying to set up a long suit in dummy, tell partner how many cards you hold in the suit with a count signal.
33. Refuse a finesse if necessary to protect your suit from attack.
34. A ruffing finesse can be used to establish a suit.
35. Look for opportunities to eliminate side suits and throw an opponent in to your advantage.
36. A suit preference signal is very useful when giving partner a ruff.
37. Look for ways to discard a small card on a winner in order to set up a side suit by ruffing.
38. If you have to ruff a side-suit loser in dummy and cannot draw all the trumps first, hope that the long trumps are with the long side-suit holding.
39. Delay drawing trumps if you need them as entries to a side suit.
40. When partner plays the queen on your ace, it shows the jack and invites you to lead to it on the next trick.
41. Be careful with suits that can be blocked.
42. When you are short of entries, and may need to take several finesses, be careful how you play the honors and spot cards in the finessing suit.
43. Sometimes you can combine your chances by trying for the drop in one suit before finessing in another.
44. In general play low in second seat. Don't waste your honors on thin air.
45. If an opponent follows suit with one of two adjacent honors, it is more likely that the other opponent has the other honor.
46. A "loser on loser" play can keep a dangerous opponent off lead.
47. The 'long hand' can change during the play.

48. If declarer leads the jack of trumps and you have the queen, pretend that you don't have it.
49. If you want the opponent with an ace to duck, lead the queen from king-queen.
50. Before starting a crossruff, cash side-suit winners first.

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PAT O'CONNOR (Sydney, Australia) is a retired IT consultant who now teaches bridge classes for beginners.



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