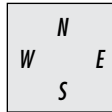


You are South, declarer in 3NT.

♠ J 8 5 4
 ♥ 8 5 2
 ♦ K Q J 10 4
 ♣ K



♠ A 6 2
 ♥ K 9 4 3
 ♦ A
 ♣ A Q 7 3 2

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

You have a strong unbalanced hand with five clubs so you open 1♣. Your partner bids 1♦ and you bid your second suit, hearts. Partner then bids 1♠. It seems you don't have a fit anywhere so notrump may be the best spot. You bid 2NT, which is invitational to 3NT, and partner accepts the invitation.

West leads the ♥6. East takes the ♥A and returns the ♥J.
 How do you plan to play the hand?

Analysis

Counting winners, you have one in spades, five in diamonds and three in clubs. With the heart opening lead, the king of hearts has also become a winner. That makes ten winners.

The diamond and club suits are blocked, so the challenge is to untangle your tricks.

How do you continue?

	♠ J 8 5 4 ♥ 8 5 2 ♦ K Q J 10 4 ♣ K				
♠ 10 9 7 ♥ Q 10 7 6 ♦ 9 7 ♣ J 9 5 4	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr><td style="padding: 5px;">N</td></tr> <tr><td style="padding: 5px;">W E</td></tr> <tr><td style="padding: 5px;">S</td></tr> </table>	N	W E	S	♠ K Q 3 ♥ A J ♦ 8 6 5 3 2 ♣ 10 8 6
N					
W E					
S					
	♠ A 6 2 ♥ K 9 4 3 ♦ A ♣ A Q 7 3 2				

Before continuing it is critical to work out a sequence in which to take your tricks.

The diamonds in dummy are a source of tricks but the ace must be played from your hand first to unblock the suit. Similarly, to score the ♣A and ♣Q you need to unblock the king first.

The correct sequence is to take the ♥K, then the ♦A, then play a small club from your hand to the king in dummy. Then you cash the diamond honors in dummy, discarding two spades and two clubs from your hand. To enjoy the ♣A and ♣Q you need to come back to your hand, which you can do via the ♠A.

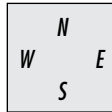
So you make ten tricks.

Key Point

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

You are South, declarer in only 1NT for a change.

♠ 10 8 7
 ♥ 9 3 2
 ♦ A K Q 7 6
 ♣ 7 3



♠ A 4 3
 ♥ A 8 7
 ♦ 3 2
 ♣ A 6 5 4 2

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

You have a balanced hand with 12 HCP so you open 1♣. Partner with 9 HCP passes your 1NT rebid, which shows a minimum hand.

West leads the ♣K (anyway!).

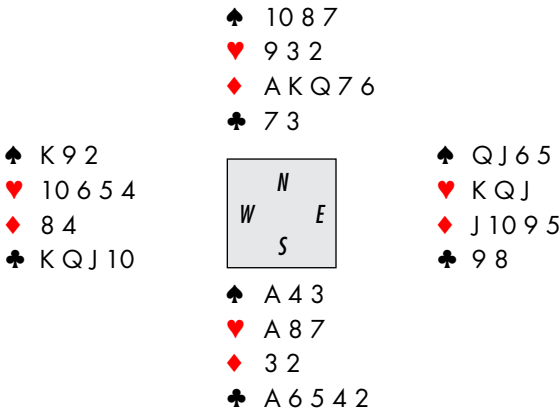
How do you plan to take seven tricks?

Analysis

You have six winners so you need to find one more. From the opening lead it seems that clubs are not splitting 3-3, so the diamond suit is the only possible source of extra tricks. Note that there are no entries to dummy outside diamonds. That is a problem.

You can play the ♦AKQ, and if the diamonds split 3-3 you will make five diamond tricks and nine tricks in all. However if they do not split evenly you will only make three diamond tricks and six in all. The chance of a 3-3 split is only 36%.

Can you do better? How will you proceed?



The first thing to decide is whether to duck the first trick. It is normal to duck the first trick or two in notrump because West has probably led from a long suit, and in that case ducking will exhaust East in that suit. However, in this situation you should not duck, because they may switch to another suit in which you have fewer cards. In any case you can afford for clubs to be split 5-1.

So take the ♣A and then play on diamonds. The correct way is to play the ♦2 from your hand and the ♦6 from dummy. The opponents will win the trick but you will still have an entry to the remaining diamonds in dummy.

This way if the diamonds are split 3-3 or 4-2 you will make four diamond tricks and your contract. The chance that the diamonds are split 3-3 is 36% so if you are greedy and hope for that split you will be disappointed most of the time. The chance that the diamonds are split 4-2 is 48%, so the chance of a 3-3 or 4-2 split is 36% + 48% = 84%.

Here, the opponents will cash three club tricks when they win the first diamond but you will make your contract. If the diamonds were split 5-1 or 6-0 there was nothing you could have done about it anyway.

Key Point

Don't be afraid to give up a trick early. Sometimes it is the only way to make your contract.

You are South, declarer in 7NT. Gulp!

♠ A K 8
 ♥ K 6 3
 ♦ K Q 2
 ♣ A J 10 3



♠ Q 7 6 2
 ♥ A Q 5
 ♦ A J 4
 ♣ Q 6 4

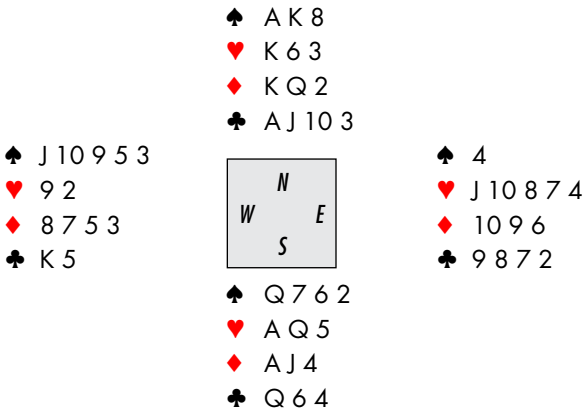
West	North	East	South
		pass	1NT
pass	4♣	pass	4♠
pass	7NT	all pass	

You open 1NT. Partner, who has 20 HCP, should bid 5NT now, inviting you to bid 7NT with a maximum or sign off in 6NT — which with your poor 15 you would certainly do. However, partner has no intention of letting a potential grand slam slip away and bids 4♣, the Gerber convention, which asks how many aces you have. You reply 4♠ showing two aces, so partner goes all the way!

West leads the ♠J. You try to keep the horrified look off your face when you see dummy. How do you plan to play the hand?

Analysis

You have 35 HCP in total but neither hand has a five-card suit. You have ten tricks off the top — three spades, three hearts, three diamonds and one club. There are no extra red-suit tricks available so you look to spades and clubs. There is a small chance that the spades are split 3-3 but that would only give you one extra trick, so you need to work on the club suit. Assuming no help from the spade suit you need four club tricks. How will you play the club suit?



You win the ♠A in dummy and cash the ♠K to test the spade suit in the vain hope that it splits 3-3. East shows out on the second round so you need to make four club tricks.

Obviously you need West to have the ♣K. It may seem intuitive to lead the ♣Q for a finesse. However, in the layout above West will cover with the ♣K and you will win in dummy with the ♣A. You can take the next two tricks with the ♣J and ♣10 but alas, East's ♣9 will now be the top club and you will only take three club tricks.

The correct play is to lead a low club from your hand towards dummy and insert the ♣J when West plays low. Then return to your hand and repeat the finesse by leading low towards dummy again. This time West will have to play the ♣K, which you will win with the ♣A. You will still have the ♣Q and the ♣10 as winners.

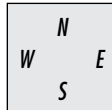
As a general rule it is preferable to lead a small card rather than an honor when finessing. This deal is a good illustration of the mechanism. In this situation, leading the ♣Q works only when the suit splits 3-3. Leading low works if West has ♣K, ♣Kx or ♣Kxx.

Key Point

In general, lead low for a finesse.

You are South, declarer in 3NT.

♠ A 4 2
 ♥ K J 10 9 8 2
 ♦ 6 5
 ♣ J 7



♠ K 9 7 3
 ♥ Q
 ♦ K J 4 3
 ♣ A K 9 5

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

You have an unbalanced hand with 16 HCP and no four-card major, so you open 1♦. With four diamonds and four clubs it is usual to open 1♦. Partner responds 1♥ and you bid 1♠, still looking for a fit. Partner, with a good six-card heart suit, rebids 3♥, which is invitational to game. You have no heart support, but with the clubs well covered you bid 3NT.

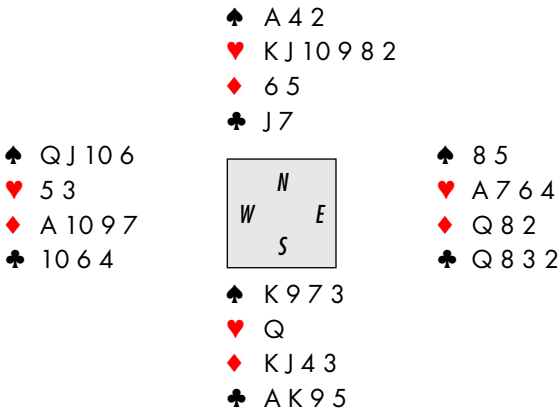
West leads the ♠Q. How do you plan to play the hand?

Analysis

You only have four winners — two spades and two clubs, but you have five potential tricks in hearts once you knock out the ♥A.

It is best not to hold up a spade winner at Trick 1 because if the opponents find a diamond switch before you have set up the hearts, they might be able to cause you some trouble. You win the first trick in hand with the ♠K because you will need to preserve the ♠A in dummy to access the hearts.

How will you handle the hearts?



If you play the ♥Q from your hand and a small heart from dummy and East takes the ♥A then you have no more problems — there are five heart winners in dummy that you can reach via the ♠A. But what happens if East ducks the ♥Q? Ducking the queen by holding up the ace would be the best play by East, who can see a total of ten hearts in the North and East hands, and deduces that South may have started with a singleton. In this case you will need to use up the ♠A entry in dummy in order to continue hearts to knock out the ♥A. Then after East takes the ♥A you will have no further entry to dummy.

The way to solve this dilemma is to overtake the ♥Q with the ♥K! Then it doesn't matter if East takes the ♥A immediately or not. You just keep leading out the hearts until East takes the ♥A. You still have the ♠A in dummy to access the hearts.

This should be part of the planning process at Trick 1.

Key Point

Be prepared to overtake an honor in order to preserve an entry.

PROBLEM 35

To Answer

You are West. South is declarer in 3NT.

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

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	N								
W		E							
	S								

West	North	East	South
pass	3NT	all pass	1NT

South opens 1NT (15-17 HCP) and North raises to game.

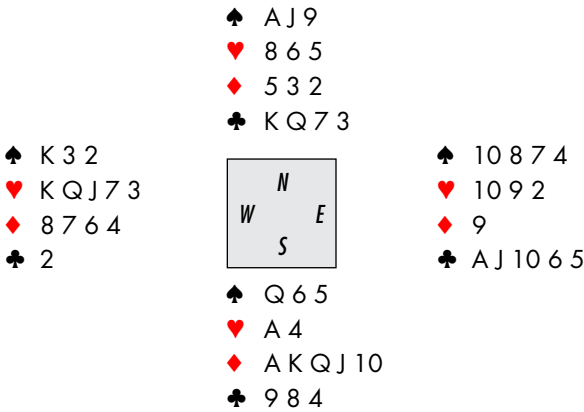
You lead the ♥K, the top of your sequence, and dummy comes down.

Declarer ducks the first heart, and you continue with the queen, which declarer takes in hand with the ace. Declarer now leads the ♠Q. Do you cover with the ♠K?

Analysis

Declarer would like to make three tricks in spades.

What do you do?



Before you play to this trick, imagine what will happen if you cover or do not cover.

If you do not cover, declarer will play the nine from dummy. When the queen holds, another spade is certain to be led and, whether you play the king or not, the ace and jack in dummy will take two tricks. These three spade tricks would give declarer nine tricks, the contract.

If you cover the queen then the ace will win in dummy and the jack will be another winner. However, partner has the ♠10 and will have control of the third round of spades. Declarer may then switch to clubs but partner will take the ace, cash two spade winners and lead a heart to you. This will defeat the contract.

Note that you have to assume that partner has the ♠10, otherwise there is no hope. Certainly, not covering the ♠Q with the king is a losing play.

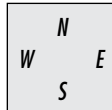
So remember the Golden Rule:

Key Point

When declarer leads an honor, cover when there are two honors in dummy.

You are South, declarer in 4♠.

♠ Q 6
 ♥ Q 9 7 5
 ♦ Q 9 6 5 3
 ♣ 7 6



♠ A K J 10 3
 ♥ 4
 ♦ 7 2
 ♣ A K Q 9 5

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

You have 17 HCP and two good five-card suits, so you open 1♠, the higher suit. Partner scrapes up a 1NT response with 6 points and with your strong hand you jump the bidding to 3♣. Partner gives preference to your first suit by bidding 3♠ and you push on to game.

West leads the ♥J, which you duck in dummy. West wins the trick and continues with the ♥10, which you trump in your hand.

What is your plan?

Analysis

You have a loser in hearts, two in diamonds and also two in clubs. The first three are unavoidable so you need to do something about the club losers.

The club suit is different to many suits with losers in that you have most of the cards, seven, between your hand and dummy. It may be possible to establish a winner in the suit.

How will you handle the clubs?

	♠ Q 6				
	♥ Q 9 7 5				
	♦ Q 9 6 5 3				
	♣ 7 6				
♠ 4 2 ♥ J 10 8 6 ♦ A J 10 ♣ J 10 8 4	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr><td style="padding: 5px;">N</td></tr> <tr><td style="padding: 5px;">W E</td></tr> <tr><td style="padding: 5px;">S</td></tr> </table>	N	W E	S	♠ 9 8 7 5 ♥ A K 3 2 ♦ K 8 4 ♣ 3 2
N					
W E					
S					
	♠ A K J 10 3				
	♥ 4				
	♦ 7 2				
	♣ A K Q 9 5				

If the clubs are divided 3-3 in the opponents' hands, the suit is already established. Life is usually not that easy so you need a plan to cater for a 4-2 split. The chance of a 3-3 split is 36%, the chance of a 4-2 split is 48%.

The winning line is to cash the ♣A and ♣K and then ruff a small club with the ♠Q, which cannot be overruffed because you have all the higher trumps in your own hand. Because both opponents followed to the first two rounds, there is now only one club left, which will fall under the ♣Q, so the club suit is now established. You can lead the ♠6 from dummy, draw trumps and claim ten tricks. You used a trump in dummy to trump a loser and at the same time set up the rest of the club suit.

If clubs were split 5-1, an opponent would have trumped the second round of clubs and you would have gone down. Similarly, if trumps were split worse than 4-2, you wouldn't have made it either, but in these cases nothing would have helped. You can't win them all!

Key Point

A long suit in your hand can sometimes be established by ruffing in dummy.

You are South, declarer in 3NT.

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



♠ K J
 ♥ A K J 8 7
 ♦ 4
 ♣ A 10 9 4 2

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

You open 1♥, the higher of your five-card suits. North has a good diamond suit and responds 2♦. You rebid 3♣, showing a better than minimum hand with a club suit. North repeats the diamonds; you have a spade stopper so you bid game in notrump.

West leads the ♣K. How will you play the hand?

Analysis

You have only six winners — three spades, two hearts and a club. The only way home is to set up the diamonds. You win the ♣A in your hand, East following suit, then lead the ♦4 to the ♦Q in dummy. East wins with the ♦A and returns the ♥10.

How do you play from here?

<p>♠ 5 4 3 ♥ Q 6 3 ♦ 8 7 ♣ K Q J 7 3</p>	<p>♠ A Q 10 ♥ 5 ♦ Q J 10 9 6 5 3 ♣ 8 5</p> <div style="border: 1px solid black; width: 100px; height: 100px; margin: 10px auto; display: flex; flex-direction: column; align-items: center; justify-content: center;"> <div style="display: flex; justify-content: space-between; width: 80%;">N</div> <div style="display: flex; justify-content: space-between; width: 80%;">WE</div> <div style="display: flex; justify-content: center; width: 80%;">S</div> </div> <p>♠ K J ♥ A K J 8 7 ♦ 4 ♣ A 10 9 4 2</p>	<p>♠ 9 8 7 6 2 ♥ 10 9 4 2 ♦ A K 2 ♣ 6</p>
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Take the ♥10 with the ♥A in your hand. You still need to drive out the ♦K and then return to dummy to enjoy the diamonds.

You have all the honors in spades but you must be careful to unblock so that you have two entries to dummy. If you lead the ♠J to the ♠A, you will never return to dummy.

So either play the ♠K to the ♠A in dummy or play the ♠J to the ♠Q in dummy. This will allow you to get back to dummy.

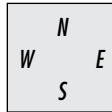
Lead the ♦J. If East ducks, continue with the ♦10. East will probably return another heart. Take the ♥K and return to dummy with a spade for the rest of the diamonds and the ♠10. You will end up with eleven tricks.

Key Point

Be prepared to overtake an honor in order to preserve an entry.

You are South, declarer in 4♠.

♠ J 6 5
 ♥ 9 8 6
 ♦ 9 5
 ♣ 9 7 4 3 2



♠ A K Q 10 7 2
 ♥ A K 10
 ♦ K 7 4
 ♣ A

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

You have 23 HCP and a strong spade suit, so you open 2♣, essentially forcing to game. Partner bids 2♦, a waiting bid that says nothing about diamonds. You show your spade suit by bidding 2♠. Partner has support for spades but nothing else and signs off in game.

West leads the ♣Q, which you win perforce with the ♣A in your hand. What is your plan?

Analysis

You have four losers - one in hearts and three in diamonds, so you need to eliminate one of them.

You could plan to ruff a diamond loser in dummy or you could play a diamond from dummy towards your ♦K. If East has the ♦A this will eliminate a diamond loser.

What will you do?

<p>♠ 9 8 4 ♥ Q 4 ♦ A Q 10 2 ♣ Q J 10 8</p>	<p>♠ J 6 5 ♥ 9 8 6 ♦ 9 5 ♣ 9 7 4 3 2</p> <div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 60px; text-align: center;"> <p>N W E S</p> </div> <p>♠ A K Q 10 7 2 ♥ A K 10 ♦ K 7 4 ♣ A</p>	<p>♠ 3 ♥ J 7 5 3 2 ♦ J 8 6 3 ♣ K 6 5</p>
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Before proceeding, it is a good idea to play through both scenarios in your mind.

Let's mentally try leading a diamond from dummy towards the ♦K. The only way to dummy is to lead a spade to the ♠J. So you do that and lead a diamond from dummy. Let's assume the worst — West has the ♦A and returns a trump. You win and duck a diamond. West wins again and returns a third trump. This leaves you with no trumps in dummy to ruff a diamond, so you go down.

What happens if instead you duck a diamond immediately at Trick 2? The opponents can win and lead a trump but you then lead a second diamond. They can lead a second trump but you have the ♠J left in dummy to ruff the third diamond. This second plan will work, so it is the one to choose.

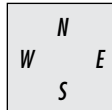
This is a case where South would have been better off being dealt the ♦2 instead of the ♦K. Then there would be no temptation to set up the ♦K.

Key Point

Ask yourself what could go wrong before deciding on a line of play.

You are South, declarer in 4♥.

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



♠ 6
 ♥ A K 9 5 4
 ♦ K Q 9 5 3
 ♣ Q 9

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

You have 14 HCP and two good five-card suits, so you open 1♥, the higher suit. Partner, with 8 HCP and three hearts, gives you a single raise. You do not have quite enough to jump to game but you are strong enough to issue an invitation. You bid 3♦, continuing to describe your hand. Partner is at the top of the single raise range with two top club honors and a little help in diamonds, so is happy to accept.

West leads the ♠K and continues with the ♠Q, which you trump in your hand.

What is your plan?

Analysis

There is one loser in spades, one in diamonds and one in hearts if they split 3-2.

You play the ♥A and ♥K, both opponents following suit. There is now only one trump outstanding, the queen.

Should you lead a third round of trumps to get rid of the queen?

<p>♠ K Q J 7 ♥ Q 10 3 ♦ A 7 ♣ J 5 4 2</p>	<p>♠ 9 5 4 2 ♥ 7 6 2 ♦ J 10 2 ♣ A K 10</p>	<p>♠ A 10 8 3 ♥ J 8 ♦ 8 6 4 ♣ 8 7 6 3</p>			
	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr><td style="padding: 5px;">N</td></tr> <tr><td style="padding: 5px;">W E</td></tr> <tr><td style="padding: 5px;">S</td></tr> </table>	N	W E	S	
N					
W E					
S					
	<p>♠ 6 ♥ A K 9 5 4 ♦ K Q 9 5 3 ♣ Q 9</p>				

Your remaining trumps are ♥95 in your hand and ♥7 in dummy. If you lead another round West will take the queen and lead another spade. If you trump this you will be exhausted of trumps; now when you knock out the ♦A the opponents will take another spade trick and you will go down.

You should stop drawing trumps after two rounds and knock out the ♦A. As soon as the opponents take their ♦A, the rest of your diamonds are established. West can cash the ♥Q but you will still have a trump left and will make your contract.

In general it is not a good idea to draw the opponents' master trump unless you have a good reason, such as a long suit that you would like to run without interference. Here it would be downright dangerous.

Key Point

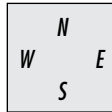
Do not draw the opponents' master trump unless you have a good reason.

PROBLEM 40

To Answer

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

♠ 7 6 5
 ♥ 7 6 2
 ♦ J 10 7
 ♣ A K Q 6



♠ J 3 2
 ♥ A 3
 ♦ 9 8 6 5
 ♣ 8 7 5 4

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

South opens 1NT and North, with 10 HCP and no four-card major suits, bids game in notrump.

West leads the ♥K.

Plan the defense.

Analysis

This is looking good. West is obviously leading from a sequence, either ♥KQJ or ♥KQ10 and you have the ♥A.

How should the play go from here?