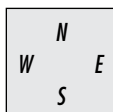


## PROBLEM 6

To Answer

You are South, a slightly reluctant declarer in 4♥.

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



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

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

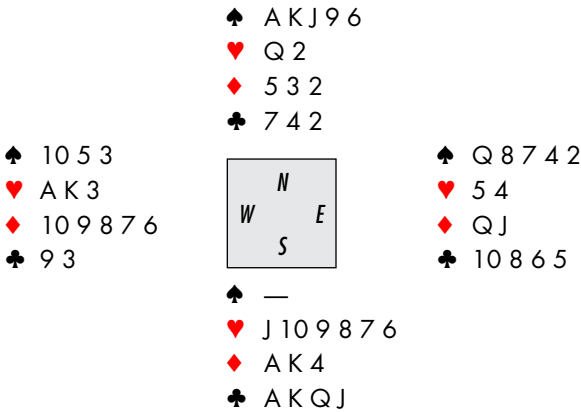
You have an unusual hand — six hearts missing the top honors, a void in spades and 17 HCP in the minors. Although you have no card higher than the jack in hearts, it is still the suit to bid. You open 1♥, partner responds 1♠, which is not unexpected, and you bid your second suit, clubs. Partner's spades are not good enough to rebid; expecting you to have five hearts and four clubs for your bidding, partner gives preference to hearts because a 5-2 fit is better than a 4-3 fit as a trump suit. This is enough encouragement for you to go on to game.

West leads the ♦10. What are your thoughts?

### Analysis

You have a diamond loser and two in trumps. Unfortunately you will probably not be able to get to dummy to discard your diamond loser on a high spade. The trumps don't look very attractive but at least you have eight of them between your hand and dummy.

Should you start drawing trumps?



In every suit contract you have to decide whether or not to draw trumps immediately. There are many straightforward deals where you have good tricks to run and you do not have to dispose of losers urgently. In these cases, draw trumps first. This is one of those deals, and the lack of high trumps in your hand and dummy should not deter you.

Win the opening lead with the ♦A in your hand and lead a trump. West will win with the ♥K to deny you access to dummy and then probably continue diamonds. You will win with the ♦K and lead another trump, which West will take with the ♥A. Draw the last trump when you regain the lead and you will make your contract.

Let's look at what might happen if you decide to avoid leading trumps because they look so pathetic. You might decide to attack the club suit. Say you play the ♣A, ♣K and ♣Q. West will ruff the ♣Q with the ♥3. So the defense will end up winning three trumps as well as a diamond.

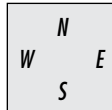
The point of drawing trumps is to deny the opponents the chance to ruff with their small trumps. So unless there are other considerations such as trumping a loser in dummy or discarding a loser you should draw trumps as soon as possible.

### Key Point

*Draw trumps early unless you have a good reason for delay, such as trumping a loser in dummy or discarding a loser.*

You are South, playing in 4♥.

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



♠ A K 6  
 ♥ K J 3 2  
 ♦ 7 6 5  
 ♣ A 5 3

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

You open 1NT with your balanced 15 HCP. North, looking for a heart fit, bids 2♣, Stayman. You show your four-card heart suit by bidding 2♥ and partner leaps to game.

West leads the ♦A. How do you plan to play the hand?

## Analysis

You have three immediate diamond losers and a spade loser that can either be ruffed in dummy or discarded on a club winner. The only problem is how to handle the trump suit.

West takes the ♦A, ♦K and ♦Q and switches to a small spade. Now it is time to tackle trumps. There are five missing hearts, including the queen. Do you play the ace and king to try and drop the queen, or do you play some other way?

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

When five cards of a suit are missing, the most likely split is 3-2, meaning that West will have three and East two, or vice-versa. If that is so, the queen is more likely to be in the hand with three hearts. If you don't believe this, deal the queen and four small hearts into two piles several times and see how often the queen is in the pile of three.

So the ♥Q is not likely to drop if you cash the ♥A and ♥K. Your only hope is that East has the queen and one or two others. So cross to the ♥A in dummy and then lead the ♥5 towards your hand. If the ♥Q doesn't appear from East, play the ♥J. West plays the ♥10, so you now play the ♥K and drop East's ♥Q. Congratulations, you have successfully finessed against the queen!

This time you make your contract. If West had been dealt the ♥Q, you would have gone down. That's life!

### Key Point

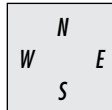
*With eight cards in a suit missing the queen, finesse.*

**PROBLEM 8**

To Answer

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

♠ Q 3 2  
 ♥ A K 4  
 ♦ 10 2  
 ♣ Q 9 6 3 2



♠ A K 5  
 ♥ J 7  
 ♦ A 7 4  
 ♣ K J 10 7 4

West	North	East	South
pass	3NT	all pass	1NT

You have a balanced hand with 16 points so you open 1NT (15-17 HCP). North has 11 points and no four-card major, so raises you immediately to game.

The lead is the ♦K by West. How do you plan to play the hand?

## Analysis

The first thing to do is to count your winners. You have the ♠A, ♠K and ♠Q — that's three. Then the ♥A and ♥K — that's two more, and the ♦A brings 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 king, queen, jack, ten and nine. 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 bad that can happen if you take the ♦A at once and lead a club?

<p>♠ J 8 4 ♥ 9 8 5 3 ♦ K Q J 5 3 ♣ 8</p>	<p>♠ Q 3 2 ♥ A K 4 ♦ 10 2 ♣ Q 9 6 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 5 ♥ J 7 ♦ A 7 4 ♣ K J 10 7 4</p>	<p>♠ 10 9 7 6 ♥ Q 10 6 2 ♦ 9 8 6 ♣ A 5</p>
------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------

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 ♦K is most likely from a sequence and it may be from a five-card or longer suit. If it is from a four-card suit there is no problem because each opponent has four cards and they cannot take more than three diamond tricks.

The solution is to let West win the first trick with the ♦K and if diamonds are continued let West win that one as well. Why? Because if West has five diamonds and East has three, East won't have one left to lead to partner after three rounds. Take the third diamond with the ace and then lead 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 anyway. You can't win them all!

### Key Point

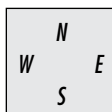
*When playing notrump, consider holding up your ace on the opening lead.*

## PROBLEM 9

To Answer

You are South, declarer in 4♥.

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



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

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

You have a minimum hand with a good heart suit, so you open 1♥. Partner raises you to 3♥, a limit raise showing 10-12 points and four hearts. The 6-4 trump fit improves your hand so you decide to have a go at game.

The lead is the ♦10. How do you plan to make ten tricks?

### Analysis

Phew! You escaped a club lead. Your aggressive bid has landed you in a contract where you have three top club losers and you are also missing the ace of trumps.

How can you get rid of one of the club losers? Should you start by drawing trumps?

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

You certainly cannot draw trumps immediately because the opponents can cash three club tricks when they get in with the ♥A.

There is only one way to eliminate a club loser and that is to discard it on a spade. So win the opening lead in your hand with the ♦J and lead the ♠4 towards dummy. West will play low so finesse the ♠Q from dummy. It wins, and you can then discard a club on the ♠A.

Now you can turn your attention to trumps and you will make your contract.

### Key Point

*Delay drawing trumps if necessary, in order to establish a winner in a side suit on which to discard a loser.*



**PROBLEM 10**

To Answer

You are East. After a simple bidding sequence, South is declarer in 3NT. Partner leads the ♣K.

♠	Q 8 6											
♥	K J 4											
♦	9 8 5											
♣	A 4 3 2											
<table border="1" style="border-collapse: collapse; width: 60px; height: 60px; text-align: center; vertical-align: middle;"> <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 7 2									
		♥	9 8 6 5									
		♦	K Q 6 2									
		♣	6 5									

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

South opens 1NT (15-17 HCP). North has 10 HCP with no four-card major and goes straight to 3NT.

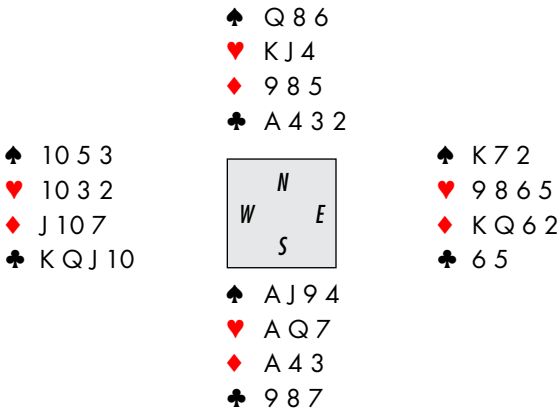
The lead is the ♣K, which declarer takes in dummy with the ♣A. Declarer now plays the ♠Q from dummy.

How do you play from here?

## Analysis

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Normally second hand plays low, but is that the case when an honor is led?



A good rule in defense is to cover a single honor led from dummy.

Look at what happens if you don't cover the ♠Q with your ♠K. The ♠Q wins the trick, then declarer leads the ♠6 from dummy and plays the ♠J. This wins and declarer continues with the ♠A, dropping your ♠K and establishing the ♠4 as a fourth trick in spades. Together with three tricks in hearts and the ♦A and ♣A, this ensures that the contract rolls home.

Now watch what happens when you cover the ♠Q with the ♠K. Declarer wins the ♠A and this promotes your partner's ♠10. Declarer can take the ♠J but the ♠10 will win the third trick in spades. What a huge difference this makes! Declarer can only take eight tricks — three spades, three hearts, one diamond and one club, and you will defeat the contract.

So remember the Golden Rule:

### Key Point

*When dummy leads a single honor, cover it!*