

ANSWERS

Chapter 1: How to Plan A Suit Contract

- A. (a) You have one potential loser in spades, on the third round. The hearts are solid, so you have no losers there. In diamonds you have two certain losers. You have two cards in clubs but only one loser — you will lose one trick to the defenders' ace. This is the summary:

Losers: ♠ 1 ♥ 0 ♦ 2 ♣ 1 **Total:** 4.

- (b) You can ruff your potential losing spade in the dummy. You win the spade lead with the king and draw trumps. You then cash the ♠A and ruff a spade in the dummy. Finally, you drive out the ♣A.

PLAN: I will win the spade lead, draw trumps and ruff my spade loser in dummy. Then I will play clubs to set up a trick there.

- B. (a) You have one certain loser in spades, since the defenders hold the ace. You have no heart losers; the South hand contains only two hearts and these are covered by the ace and king. The diamond suit is solid, so there are no losers in that suit. You have one possible club loser.

Losers: ♠ 1 ♥ 0 ♦ 0 ♣ 1 **Total:** 2.

- (b) After winning the heart lead, in either hand, you should immediately play a trump to drive out the ace. Suppose West wins with the ♠A and plays another heart. You will win and draw the remaining trumps. You can then cross to dummy with a diamond and finesse the ♣Q, hoping that East holds the ♣K.

PLAN: I will win the heart lead, draw trumps, driving out the ace, and then finesse the ♣Q.

- C. (a) You have no losers in spades and one certain loser in hearts (to the ace). There is one loser in diamonds but none in clubs, the trump suit.

Losers: ♠ 0 ♥ 1 ♦ 1 ♣ 0 **Total:** 2.

- (b) You can discard the diamond loser on the third round of spades. Win the diamond lead, draw trumps and play the ♠K, ♠A and ♠Q, discarding a diamond. You can then establish the heart suit.

PLAN: I will win the diamond lead, draw trumps and throw my diamond loser on the third round of spades.



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D. (a) This is the loser position:

Losers: ♠ 0 ♥ 1 ♦ 1 ♣ 1 **Total:** 3.

(b) You must avoid two losers to make the slam. A successful trump finesse will save a loser there; the club loser can be discarded on dummy's spades.

Win the club lead with dummy's ♣A and run the ♦Q. If West follows with a low diamond, repeat the diamond finesse if necessary and draw all the trumps. Continue with the ♠A, ♠K and ♠Q, discarding the club loser. Finally, you can knock out the ♥A to set up a trick in that suit. You combine the techniques of finessing and discarding.

PLAN: I will win with the ♣A, finesse in trumps and draw trumps. I can then discard my club loser on the spades and set up a heart trick.

E. (a) This is the loser position:

Losers: ♠ 1 ♥ 0 ♦ 1 ♣ 1 **Total:** 3.

(b) Even this wonderful book cannot tell you how to avoid losing a trick to the ace of trumps, so you will have to dispose of the two losers in the minor suits. The diamond loser can be discarded on the third round of hearts and the club loser can be ruffed in the dummy.

You win the club lead with the king and play a trump to drive out the ace. When you regain the lead, you will draw trumps and play three rounds of hearts to discard the diamond loser. You can then play the ♣A and ruff the club loser. You combine the techniques of ruffing and discarding.

PLAN: I will win with the ♣K and play a trump. When I regain the lead, I will draw trumps, discard a diamond on the third heart and ruff the club loser.

F. (a) This is the loser situation:

Losers: ♠ 0 ♥ 0 ♦ 2 ♣ 3 **Total:** 5.

(b) You have already lost three club tricks, so you must avoid any losers in diamonds. You must hope for a successful finesse of the ♦Q to save one loser. You can then save another by ruffing the third round of diamonds in the dummy. You combine the techniques of finessing and ruffing.

PLAN: I will draw trumps, finesse the ♦Q (hoping that East holds the ♦K) and then ruff a diamond in the dummy.



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Chapter 2: Making a Plan to Finesse

- A.** You have four potential losers — one spade, two diamonds and one club. You should aim to take finesses in both spades and diamonds, hoping that at least one of these will succeed. Since there are only two entries to dummy (the ♣A and the ♥K), you must take one of the finesses at Trick 2 rather than drawing trumps. You win the club lead and play a spade to the queen. Whether or not this finesse wins, you will later draw trumps, ending in the dummy, and play a diamond toward the king. If both finesses succeed, you will score an overtrick. To make the contract, you will need one of the finesses to win.

PLAN: I will win the club lead and finesse the ♠Q. Later, I will draw trumps, ending in the dummy, and lead toward the ♦K. Unless both finesses fail, I will make the contract.

- B.** You have a certain loser in both diamonds and spades. So, the contract depends on losing only one trick in hearts, the trump suit. Suppose you win the spade lead with the king and continue with a trump to the king. If East wins with the ace and returns a spade, you will be in dummy for the last time and will not know if you need to finesse the ♥9 (to pick up a potential ♥A10xx with East). To avoid this dilemma, you should lead the ♥Q after winning the spade lead in your hand. If one or the other defender wins with the ♥A and returns a spade, you will then be able to cash the ♥K and see from the fall of the cards whether you need to finesse the ♥9 on the third round.

PLAN: I will win with the ♠K and lead the ♥Q. If the defenders win and knock out the ♠A, I can cash the ♥K next to see whether a finesse is necessary in trumps.

- C.** You have two potential losers — both in hearts. One possible chance of reducing this to one loser is to finesse the ♥Q. Suppose you take this finesse first and it loses. To recover, you would then need to take a successful finesse in diamonds by running the jack. There is no need to rely on luck in this way. You should draw all the trumps, ending in the South hand, and then run the ♦J. Even if East wins with the ♦Q, you will have established two diamond winners on which to discard your heart losers. Once West has failed to lead a heart, you can guarantee the contract by playing in this way.

PLAN: I will win the club lead, draw trumps and run the ♦J. Even if the finesse loses, I will be able to throw both potential heart losers on dummy's surplus diamond winners.



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- D.** You have four potential losers — two diamonds and two clubs. If East holds the $\spadesuit A$, you can avoid one of the diamond losers by leading twice toward your $\heartsuit KQ6$. You must use the $\clubsuit Q$ and $\spadesuit J$ as the entries for these two diamond plays. Win the club lead with the ace, cross to the $\clubsuit Q$ and lead a diamond to the king. If this wins, return to dummy with the $\spadesuit J$ and lead a diamond toward the queen. You will draw the outstanding trump(s) as soon as you regain the lead. (If the defenders take their two club tricks and East then plays another club, you will ruff with the $\clubsuit A$ to avoid an overruff.)

PLAN: I will win the club lead and cross to the $\clubsuit Q$ to lead toward my diamonds. If the $\heartsuit K$ wins, I will cross to the $\spadesuit J$ to lead toward the $\heartsuit Q$. I will need East to hold the $\spadesuit A$.

- E.** You must hope that the trumps break 3-2, but this still leaves you with four losers in the side suits. You cannot ruff a heart with the $\spadesuit A$ or $\clubsuit K$, since this would promote an extra trump trick for the defenders. What else can you try?

You can give yourself a 50% chance by leading toward the $\heartsuit J$ in the hope that West holds the $\heartsuit Q$. You ruff the second diamond and play dummy's $\spadesuit AK$. You then return to your hand with a diamond ruff and draw the last trump. Then you lead a low heart toward dummy's jack. (This is another example of leading toward the card that you are hoping to score.) When West holds the $\heartsuit Q$ you will score three heart tricks, whether or not West rises with the queen on the first round. You will lose only one heart, one diamond and one club.

PLAN: I will ruff the second diamond, draw trumps and lead toward the $\heartsuit J$, hoping that West holds the $\heartsuit Q$.

- F.** You have lost two clubs and there is a certain third loser in hearts. You must therefore try to avoid a loser in the trump suit. After ruffing the third club with a low trump, you should start the trump suit by cashing the $\clubsuit K$. If neither the jack nor the 10 appears on the first round, you will need to find a 3-2 trump break. Suppose instead that West follows with the $\spadesuit J$ or $\spadesuit 10$. If that card is a singleton, you can still pick up the trumps for no losers. You cross to the $\spadesuit A$ on the second round. If West shows out on this trick, you will finesse the $\clubsuit 9$ next; you can then draw East's last trump with the $\clubsuit Q$. If West follows to the second round of trumps, of course, trumps are 3-2 and you will play your trumps from the top.

Suppose that you made the mistake of crossing to the $\spadesuit A$ on the first round, the $\spadesuit J$ or $\spadesuit 10$ appearing from West. You would be in dummy for the last time and would not know whether to finesse the $\clubsuit 9$ on the next round. Starting with the $\clubsuit K$ allows you to see two rounds before deciding whether to finesse.

PLAN: I will ruff the third club and play the $\clubsuit K$ followed by the $\spadesuit A$. If West began with a singleton $\spadesuit J$ or $\spadesuit 10$, I will finesse the $\clubsuit 9$ on the third round.



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Chapter 3: Making a Plan to Discard Losers

- A.** Your potential losers are: one in hearts and one in clubs. If you finesse the ♣Q at Trick 1 and it loses, the defenders will also take a heart trick and you will go down. There is no need to risk the club finesse, since the diamond suit contains an extra winner, giving you a discard of the club loser in your hand.

So, win the first trick with the ♣A. You can then draw trumps and play the three top diamond honors (♦A first, then the ♦K and ♦Q), discarding the last club from your hand. Finally, you will establish the heart suit by knocking out the ♥A.

PLAN: I will win with the ♣A, draw trumps and play the three top diamonds, discarding my club loser. I will then establish the heart suit.

- B.** Your potential losers are: two in hearts, one in diamonds and one in clubs. The diamond suit will provide one surplus winner, giving you a discard. You win the opening lead with the ♥A. Should you then draw trumps straight away? No, because a skilful defender could then defeat you by ducking when you subsequently lead the ♦K. He would win the second round of diamonds and you would have no entry to reach the established diamond winner in dummy.

So, play a diamond to the king at Trick 2. It will not help the defenders to hold up the ♦A now, because you would continue with a second round of diamonds. When you regain the lead, you will cross to the ♠Q and discard your club loser on the established ♦J.

PLAN: I will win with the ♥A and play a diamond to the king. If the defenders win, once I regain the lead I will draw trumps and take two discards on the ♦QJ. If instead they duck, I will play another diamond and later cross to the ♠Q to throw my club loser on the ♦J.

- C.** You have four potential losers in the side suits. You could use dummy's ♥K entry to take a finesse in clubs, running the queen, but this would be a poor plan. If the club finesse lost, the club suit would be blocked and you would have no way to reach the ♣J in dummy.

After winning the spade lead, you should draw two rounds of trumps with the ace and queen. Let's say that the trumps break 3-1. You then play ace and another club, setting up a surplus club winner in the dummy. When you regain the lead, you will cross to the ♥K and discard a diamond loser on the established club winner.

PLAN: I will win the spade lead and play the ace and queen of trumps. Then I will play ace and another club. Later I will cross to the ♥K to discard a diamond on the established club winner.



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- D.** You have four potential losers in the side suits. Your plan should be to establish a surplus diamond trick, on which you can discard a heart or a club loser. You win the club lead with the king and draw trumps with the honors in your hand, retaining the ♠Q as an entry to dummy. Next you lead the ♦10, forcing out one of the defenders' top diamonds. You win the club continuation with the ace and lead the ♦Q. The defenders will win and cash one club trick but you can cross to the ♠Q subsequently to discard your heart loser on the established ♦J.

PLAN: I will win with the club lead, draw trumps with the honors in my hand and play the ♦10. I will then be able to establish a diamond as a discard for my heart loser.

- E.** You have a total of four losers in the side suits. The only chance of reducing this to three losers is to establish two winners in clubs, allowing you to discard your spade loser. For this to be possible, you will need to find West with the ♣A. Since you will need to lead twice toward dummy's club honors (if West holds up his ace on the first round), it is essential to make the first club play immediately. When you lead a club, West plays low and dummy's ♣K wins. You continue with the ace, queen and king of trumps, ending in your hand, and lead a second round of clubs toward dummy. West rises with the ♣A and the defenders take two diamond tricks. The remaining tricks are yours; you will throw your spade loser on the established ♣Q.

PLAN: I will win with the ♦A and play a club toward dummy. If West holds the ♣A, I can establish a discard for the spade loser. The ♥K is the entry for a second club lead toward dummy.

- F.** You have two potential losers in spades and one in diamonds. You will have to hope that the diamond finesse is right. Not only will that save you a diamond loser, it will allow you to discard one of your spade losers on the third round of diamonds.

So, win the spade lead and draw trumps. If a diamond to the queen wins the next trick, return to your hand with the ♥A and play a diamond to the jack. You can then discard a spade on the ♦A.

PLAN: I will win the spade lead, draw trumps and finesse the ♦Q. If this wins, I will return to my hand and finesse the ♦J, discarding a spade on the ♦A.



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Chapter 4: Making a Plan to Ruff Losers

- A.** Your potential losers are three in hearts and one in diamonds. You can save yourself one loser by ruffing a heart in dummy. You cannot afford to draw any trumps before setting up the heart ruff. Win the diamond lead and give the defenders a heart trick. If they switch to trumps now, win with the ♠K and give up another heart; win the next trump with the ♠Q and ruff a heart with the ♠A. You can then return to the ♣K to draw the outstanding trump(s).

PLAN: I will win with the ♦A and give up two rounds of hearts, intending to ruff a heart with dummy's ♠A.

- B.** Your potential losers are three in hearts and two in diamonds. You could avoid one of the heart losers if East held the ♥A and ♥K, by leading twice toward the ♥Q. A better idea is to ruff your two potential diamond losers. To avoid the possibility of East overruffing (if he started with a doubleton diamond), you should leave two trump honors in dummy. You can then ruff your two diamond losers with high trumps.

PLAN: I will win with the ♣A and draw two rounds of trumps with the king and ace. Whether or not there is trump still out, I will ruff my diamond losers with the ♠Q and ♠J, using a club ruff as the entry for the second ruff.

- C.** You have three losing cards in hearts and two in clubs, along with a possible trump loser if trumps break 4-1. You must aim to ruff a heart or two in dummy, doing your best to survive when East holds only two hearts.

Win the diamond lead and play the ♥A and ♥K immediately. When you lead a third round of hearts, let's suppose that West follows suit. What now? You should ruff with dummy's ♠10. If East has no hearts left, he may not be able to overruff. Even if he does overruff with the ♠J, you will be able to ruff the fourth round of hearts with dummy's ♠9. The fifth heart will now be a winner. You will lose just two clubs and one more trick to the heart overruff.

PLAN: I will win the diamond lead, play the ♥A and ♥K and lead a third heart, ruffing with the ♠10 if West follows suit. Even if this is overruffed, I will be able to ruff the next heart with the ♠9.



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- D.** Your potential losers are three in hearts and one in clubs. You can avoid one of the heart losers by ruffing a heart in dummy. Suppose you make the mistake of crossing to a high trump to lead toward the ♥K. West may win with the ♥A and return a second round of trumps. When you give up another heart, the defenders will remove dummy's last trump, preventing a heart ruff. You will then go down. It is better to lead the first round of hearts from your hand, guaranteeing an eventual heart ruff.

PLAN: I will win with the ♦A and lead a heart from my hand. If the defenders return a trump, I will win with the ♠A and play a heart to the king. If this loses, I can ruff the third round of hearts.

- E.** You have one potential loser in hearts and two in diamonds. There is no need to risk the diamond finesse! The third club winner in your hand will allow you to discard the ♦Q and you will then be able to ruff two diamonds in the dummy.

So, win the heart lead, draw trumps and play the ♦A. You then play the three top club winners, ditching the ♦Q from dummy. The way is then clear for you to ruff your two diamond losers in the dummy.

PLAN: I will win the heart lead, draw trumps, cash the ♦A and discard the ♦Q on the third round of clubs. I can then ruff two diamonds in the dummy.

- F.** If trumps break 3-2, you have four potential losers: one trump, one heart and two diamonds. There is no need to rely on clubs breaking 3-3, which would give you a discard, because you can ruff a diamond in the dummy. You must consider your entries carefully. After winning the trump lead with dummy's ace, you should duck a round of diamonds, preserving your ♦A as an entry on the second round. You can then win the second round of trumps with the ♠K and cross to the ♦A to take your diamond ruff.

If you miss the play of ducking the first round of diamonds, the defenders will be able to draw dummy's last trump before you can reach your hand to take your diamond ruff.

PLAN: I will win the trump lead and duck a diamond. When I regain the lead, I will cross to the ♦A and ruff a diamond with the ♠6.



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Chapter 5: How to establish a suit

- A.** You must aim to set up dummy's diamonds to give you a spade discard. You win the first trick with the ♣A (so dummy's ♣K and ♣J will give you two entries later) and draw trumps. When you continue with the ♦K and ♦A, both defenders follow suit. You ruff a diamond in your hand and will still make the contract even if the suit breaks 4-2 and one of the defenders shows out on this trick. You lead the ♣4 to dummy's ♣J and ruff another diamond. You can then overtake the ♣Q with the ♣K and discard your spade loser on the established thirteenth card in diamonds.

PLAN: I will win the club lead with the ace, draw trumps and try to set up the diamonds. Since I can use the ♣J and ♣K as entries, I will make the contract even if diamonds break 4-2.

- B.** To avoid a heart loser, you will have to establish dummy's club suit. This can be done when the defenders' clubs split 4-3. Since dummy's two trumps will be needed as entries, you must play the ♣A at Trick 4 (after winning the heart switch) and then ruff a club. You cross to the ♦9 and ruff another club, return to dummy with the ♦K and ruff yet another club. You then draw any outstanding trump and return to dummy's remaining heart honor to discard a heart on the thirteenth club.

PLAN: I will win the switch with the ♥K, play the ♣A and ruff a club. I will use the ♦9 and ♦K as entries for two more club ruffs. Then I will cross to the ♥A to discard a heart on an established club.

- C.** You must aim to set up dummy's clubs for a spade discard. You win the diamond lead and, without touching the trump suit, duck a round of clubs. The defenders score two diamond tricks and West switches to a trump. What now?

You win the trump switch in your hand, cross to the ♣A and ruff a club with a high trump, to avoid the risk of an overruff. West shows out on the third round of clubs and you return to dummy with a trump to the ten. Another club ruff with a high trump establishes the thirteenth club in dummy. You cross to the queen of trumps and discard your spade loser on the good ♣10.

PLAN: I will win the diamond lead and duck a club. I will then cross to the ♣A and set up the club suit (ruffing high twice, if necessary). I can then discard the spade loser.



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- D.** When clubs break 3-2, you can establish the club suit and discard your two diamond losers. You win the heart lead and play the ♠A and ♠K, East showing out on the second round. Abandoning trumps for the moment, you play the two top clubs (both defenders following) and discard your last club on the ♥K. You then ruff a club with the ♠Q and return to dummy with the ♠J to discard your two diamond losers on the established ♣8 and ♣3.

PLAN: I will win with the ♥K and play the ♠AK. I then cash the two top clubs, throw a club on the ♥A and ruff a club high. Finally, I cross to the ♠J to discard the diamond losers on the two established clubs.

- E.** You start with three potential losers and will need to set up dummy's spades and discard your minor-suit losers. For this to be possible, West will have to hold the ♠A and the suit will need to break 4-3. You win the diamond lead in your hand and lead a spade. Let's say that West goes in with the ♠A and plays the ♦J, won with the ♦K. You cash the ♠K, throwing a diamond, and ruff a spade with the ♥9. When everyone follows, you are home. You play the ace and jack of trumps, ruff another spade and draw the remaining trump(s). Finally, you return to dummy with the ♣A and play the established spot card in spades, discarding your club loser. If instead West does not rise with the ♠A, win with the ♠K and again set up a long spade to take one minor-suit discard.

PLAN: I will win with the ♦A and play a spade toward dummy. When West holds the ♠A and spades break 4-3, I can set up two discards.

- F.** You have a potential loser in both spades and diamonds. If you can establish the heart suit, you will be able to discard at least one of these losers. Win the diamond lead and draw one round of trumps with the ace. To establish the hearts against a 4-2 break, you will need to use dummy's ♣Q as an entry. So, play the ace and king of hearts next and ruff a heart with a high trump. Let's assume that hearts break 4-2 and one of the defenders shows out on this trick. You return to dummy with the ♣Q and ruff the fourth round of hearts high. You can then draw any outstanding trump and return to the ♠A to discard your spade loser on the established winner in hearts.

PLAN: I will win with the ♦A and cross to the ♣A. Aiming to set up dummy's hearts, I will play the ace and king of the suit and ruff a heart high. If hearts break 4-2, I can return to the ♣Q and ruff another heart high. Eventually I will cross to the ♠A to discard a spade on the established winner in hearts.



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Chapter 6: Planning when to draw trumps

- A.** You have four potential losers, including one in trumps. It is much too dangerous to win the heart lead and run the ♠J. If the trump finesse loses, the defenders will cash three more winners in the side suits to beat the contract. Instead, you must attempt to discard a heart loser on the diamond suit. Play the ♦A, ♦K and ♦Q, throwing a heart. If no one ruffs, you can then run the ♠J, seeking an overtrick. If someone does happen to ruff the third diamond winner, you can eventually re-enter dummy by ruffing the third round of clubs to take a trump finesse.

PLAN: I will win with the ♥A and play three top diamonds, discarding a heart loser.

- B.** You have one possible loser in hearts and two in clubs. That is a total of only three losers — exactly what you need to make a contract of 4♠! Nevertheless, a careless player might go down on such a contract. Suppose you win with the bare ♠A and decide to take advantage of being in dummy by running the ♥Q. West may win with the ♥K and give East a heart ruff. The defenders may then take two club winners, followed by another heart ruff. Down two!

You can avoid any such disaster by drawing trumps. At Trick 2 you reach your hand by ruffing a diamond and draw the remaining trumps. There is no entry to dummy for a heart finesse, but this does not matter since you can afford a heart loser. You play ace and another heart, setting up the suit, and the contract is yours.

PLAN: I will win the trump lead, reach my hand with a diamond ruff and draw the remaining trumps. I will then establish the heart suit.

- C.** You must aim to ruff the third round of clubs in dummy. Suppose you make the mistake of drawing a round of trumps after winning the spade lead. You are likely to go down when trumps are 3-1! When you subsequently surrender two club tricks, the defender with the three trumps will have a chance to play a second and third round of trumps. How will you score a club ruff then?

Instead you should win the spade lead and give up a round of clubs. The defenders are welcome to win and switch to trumps. You will win the first round of trumps and give up another club. If the defenders play another trump, you will still have a trump left in dummy. You can ruff your remaining club with the ♥A and then return to the South hand to draw the last trump.

PLAN: I will win the spade lead and give up two rounds of clubs before drawing any trumps, eventually ruffing the third club with the ♥A.



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- D.** You have a total of four potential side-suit losers and must aim to discard the club loser on dummy's diamonds. You will not be able to draw any trumps before setting up the discard because the ♠A is the only entry to dummy.

Play low from dummy at Trick 1. East cannot rise with the ♥A or you would have two heart winners and a club discard. You win with the ♥K and immediately lead a diamond to the queen. When East wins and plays a club, you win with the ace and play another diamond. It makes no difference which defender wins the second round of diamonds. You will win the club continuation and draw two rounds of trumps with the king and ace. You will then discard the ♣3 on an established diamond winner in dummy. Later you will draw the outstanding trump(s) and claim your contract.

PLAN: I will win with the ♥K and lead a diamond. Eventually I can set up a diamond winner in dummy and reach it with the ♠A to discard my club loser.

- E.** You must hope that trumps break 3-2, which will allow you to escape for one trump loser. To avoid losing a diamond trick too, you will have to set up dummy's club suit for a discard. You win the diamond lead and cannot afford to draw two rounds of trumps immediately because you need to use dummy's ♥A as an entry. Instead, you cross to the ♣A and ruff a club in your hand. You continue with the king and ace of trumps, before ruffing another club. If the clubs break 4-3, as well as the trumps breaking 3-2, you will make the contract. You cross to the ♠Q and ruff yet another club. The ♠A will serve as an entry to reach the thirteenth club, on which you will discard your diamond loser. Your only loser will be in the trump suit.

PLAN: I will win the diamond lead and try to set up the clubs, to discard a diamond. Since I need the ♥A as an entry, I must take one club ruff before playing the king and ace of trumps.

- F.** Suppose your first move, after winning with the ♣A, is to play a trump. East may win and switch to a heart. You will then go down when West holds both the major-suit kings. Instead, you should set up some discards from dummy by running the ♠J at Trick 2. If this loses to West's ♠K, he cannot attack hearts from his side of the table. You will ruff the next club and play a trump. If East wins with the ♦A and switches to a heart, you can rise with the ♥A, draw trumps, and discard two hearts from dummy on the third and fourth rounds of spades.

If instead East covers the ♠J with the ♠K, you will win with the ♠A and play trumps. You can then discard one heart on the third round of spades.

PLAN: I will win with the ♣A and run the ♠J, setting up two discards for dummy's heart losers if the finesse loses.



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Chapter 7: How to plan a notrump contract

- A.** (a) You have four top tricks in hearts, one in diamonds (the ace) and one in clubs (the ace).
- (b) Top tricks: ♠ 0 ♥ 4 ♦ 1 ♣ 1 Total: 6.
- (c) You need three extra tricks to make 3NT. The diamond suit cannot possibly yield more than two extra tricks, even if East holds the ♦K. You must therefore play for four club tricks, hoping that West holds the ♣K. Win the heart switch with the ♥J and play a club to dummy's queen. If the finesse wins, return to the ♥A and finesse dummy's ♣J. If clubs break 3-2, the ♣A will bring down West's ♣K and you will have four club tricks for the contract. If West began with ♣Kxxx, another club finesse is required. You will cross to the ♦A to finesse the ♣10.

PLAN: I will win the heart switch with the ♥J and finesse West for the ♣K, hoping to score four club tricks.

As before, you can see how abbreviated a typical plan is. It would not be so clear if it included all the details of going to and fro between the hands.

- B.** (a) You have one certain trick, the ace, in each of spades, hearts and clubs.
- (b) Top tricks: ♠ 1 ♥ 1 ♦ 0 ♣ 1 Total: 3.
- (c) Starting with only three top tricks is not a promising sign! You cannot afford to play diamonds to generate extra tricks, because the defenders would then score the ♦A and at least four spades. To make the contract, you must score four club tricks and four heart tricks. For this to be possible both the club and heart finesses will need to succeed.

You win the spade lead and run the ♣J. If this wins, as you must hope, you continue to finesse clubs until West's ♣K appears. You then run the ♥Q. If it's your lucky day and this finesse wins too, you will make the contract.

PLAN: I will win the spade lead and finesse in both clubs and hearts. If both finesses win, I will make the contract.



ANSWERS

Chapter 8: Planning a hold-up play in notrump

- A.** You have six top tricks and can establish three more in the spade suit by knocking out the ace. You must take steps to reduce the chance of losing four clubs and the ♠A. This can be achieved by holding up the ♣A for two rounds. In the dangerous case where clubs are 5-3, this will remove East's club holding. After winning the third round of clubs, you will play the ♠K. When (by good fortune) it is East who holds the ♠A, you will make the contract. Either he will have no club to return, or clubs will have started 4-4 and the defenders will be able to score only three clubs and the ♠A.

PLAN: I will hold up the ♣A for two rounds and knock out the ♠A, hoping East holds that card.

- B.** You have six top tricks and will need to set up the diamonds to make the contract. Remember the guideline: Hold up an ace for two rounds if it is safe to do so. The defenders cannot effectively switch to clubs or diamonds, so you should hold up the ♠A for two rounds. This will exhaust East's spades when the suit is divided 4-3, as indicated by the opening lead of the ♠2. You will then make the contract when East holds the ♦A and ♦Q. He will have no spade to play when he gains the lead twice in diamonds.

Suppose instead that you mistakenly hold up the ♠A only once. East would still have a spade left when he won the first diamond trick! You would lose two diamonds and three spades, going down one.

PLAN: I will hold up the ♠A for two rounds and then run the ♦10. When East holds the ♦AQ, he will have no spade to play.

- C.** You should not hold up in spades. One reason is that East would have a chance to switch to hearts, which could give the defenders four tricks in that suit. The main reason is that a hold-up in spades is unlikely to help you. There isn't much point in removing East's spade holding, because when you take the club finesse this will be into the dangerous West hand. Apart from anything else, you will need the club finesse to win in order to score nine tricks.

PLAN: I will win the spade lead, cross to a diamond honor and run the ♣Q.



ANSWERS

- D.** You have seven top tricks, including one in spades, and the club suit will give you two more tricks even if the club finesse loses. What you cannot afford is to lose one club trick (to the ♣K) and four spade tricks. How does the spade suit lie? If West's ♠9 is a singleton and East overcalled on ♠AQJxxx, the contract is safe; if the club finesse loses, West will have no spade to return. What if West began with ♠9x and East overcalled on ♠AQJxx? In that case it is essential that you hold up the ♠K at Trick 1. East is welcome to clear the spade suit because West will then have no spade to play if a subsequent club finesse loses.

PLAN: I will hold up the ♠K for one round. If the club finesse then loses, West will have no spade to play.

- E.** You have six top tricks. If you can add three diamond tricks, this will bring the total to nine. Meanwhile, you must try to prevent the defenders from scoring three hearts and two diamonds. Suppose you win the first trick with the ♥K and play a diamond. If West holds the ♦K, he will win the first round of diamonds and return his remaining heart. East will then have too many hearts to cash when he wins with the ♦A.

A better idea is to hold up at Trick 1, playing your ♥9 under East's ♥10. You win the heart continuation with the ♥K and play a diamond. When the defenders hold one diamond honor each, there is nothing they can do. West will have no heart to play when he wins a trick with his diamond stopper.

(If East holds the ♦A and ♦K, which is quite possible after his opening bid, you cannot make the contract.)

PLAN: I will duck East's ♥10 and win the next heart. When West holds one of the diamond stoppers, he will then have no heart to play.

- F.** You have eight top tricks and will need a trick from the heart suit to make the notrump game. Aiming to break communications between the defenders, you should hold up the ♠A for the first two rounds. West persists with a third round of spades and East discards a club. What now? You cross to dummy with a club (or a diamond) and lead toward your ♥KJ7. Which honor should you play, the king or the jack? It is not a guess, because if West holds the ♥A you cannot make the contract! When West holds the ♥A, he is certain to score that card and four winners in spades. Your only chance is therefore to rise with the ♥K in the hope that East holds the ♥A. When he does, you will have nine tricks and your contract.

PLAN: I will hold up the ♠A until the third round, cross to a club honor and play a heart to the king.



ANSWERS

Chapter 9: Establishing a suit in notrump

- A.** You have seven top tricks and must try to set up dummy's clubs. Even if the defenders' clubs split 3-2, as you must hope, you will need to duck two rounds of the suit. One of these must be on the first round of clubs, so that you can use the ♣A as an entry on the second round. You win the spade lead and duck a round of clubs. You win the defenders' return (with the ♥K if they switch to hearts). You cross to the ♣A and play a third round of clubs. Provided the suit breaks 3-2, the remaining clubs will be established and you can use the ♥K as an entry. The defenders will score just two spades and two clubs; you know from the ♠2 lead that spades will break 4-3 and pose no threat.

PLAN: I will win the spade lead and duck a round of clubs. When I win the return, I will play ace and another club. I can reach the established club tricks with the ♥A.

- B.** Since you are well protected in both the black suits, nothing can be lost by holding up on the first round of hearts. West continues with the ♥Q, East follows with the ♥10, and you win with the ♥A. What now? You have eight top tricks and just four diamond tricks (one extra trick, in other words) will carry you to the contract. You should therefore duck the first round of diamonds, to guard against a 4-2 break in the suit. Even if West wins the ducked round of diamonds, you can lose no more than three hearts and one diamond. When you regain the lead, you will have nine tricks to take, provided the diamonds are no worse than 4-2.

PLAN: I will win the second round of hearts and duck a round of diamonds. This will allow me to score four diamond tricks, even against a 4-2 break.

- C.** You have four top tricks outside the club suit, so five club tricks will give you the contract. You win the heart lead and should then overtake the ♣K with the ♣A. You continue with the ♣Q and then force out the defenders' ♣J. Nothing can prevent you from winning the return, crossing to the ♠A and scoring the remainder of dummy's club suit.

PLAN: I will win the heart lead and overtake the ♣K with the ♣A. I can then establish five tricks in clubs, reaching them with the ♠A.



ANSWERS

- D.** After the spade lead into your ace-queen, you have seven top tricks and will need to set up the diamonds. At Trick 2 you cross to the ♦A. You return to your hand with the ♣K (this is a safer entry than the ♥K, because you hold seven clubs between the hands and only six hearts). Which diamond card should you play now? In your local club you might see some players leading the ♦J, because they are used to playing one of touching honors. It is not a good play; you will then make the contract only when diamonds are 3-3. Instead you should lead a low diamond. You will still make the contract when diamonds break 3-3 but you will succeed also when a defender started with a doubleton diamond honor and it appears on the second round. When you win the spade continuation with the ace, you can use your ♦J10 to force out the other honor.

PLAN: I will win the spade lead, cross to the ♦A, return to the ♣K and lead a low diamond. I can then establish the diamonds when they break 3-3, or 4-2 with a defender holding a doubleton honor.

- E.** You have seven top tricks and would like to add two more tricks from the heart suit. Suppose you win with the ♠K and lead the ♥Q from your hand. It's not a good idea. If East holds ♥Ax or ♥Kx, you will be able to score only one heart trick and will go down. Instead you should aim to lead toward your heart holding.

Win the spade lead in dummy and lead a heart to the queen. The key situation is when the two top hearts lie in different hands. If West wins the first round from ♥Ax or ♥Kx, you can make both your remaining heart honors by leading twice toward your ♥J104. If instead West wins from ♥Axxx or ♥Kxxx, your next heart lead from dummy will cause East's bare heart honor to appear. Again you will score tricks with the ♥J and ♥10.

PLAN: I will win with the ♠A and lead toward my heart holding (three times, if necessary).

- F.** You have six top tricks and will need to establish the club suit to make the contract. Since you will have only one spade stopper remaining, you must set up the clubs while losing the lead only once in the suit. Do you see how the defenders' clubs must lie for this to be possible? East is marked with the ♣A, after his opening bid, and you will need this card to be doubleton.

You win the first trick with dummy's ♠K and lead a low club toward your hand. When East holds ♣Ax, he is powerless. If he rises with the ace on the first round, you will have four club tricks. If instead he plays low, you will win with the ♣K and duck the next round of clubs to the bare ace. When you win the next round of spades with the ace, you can enter dummy with the ♣Q.

PLAN: I will win with the ♠K and lead a club toward my hand, hoping to find East with a doubleton ♣A.



ANSWERS

Chapter 10: Planning to win the notrump race

- A.** You have seven top tricks. If clubs break 3-3, you will have an eighth trick there; meanwhile, you must decide which red suit to attack first. Taking a successful finesse against the ♥K would give you the two extra tricks that you need. Suppose the finesse lost, though. East would return a spade and it could then be too late to establish the diamond suit. When the defenders took their first diamond stopper, they would clear the spades. They might then score two spades, one heart and two diamonds — winning the race.

Instead of finessing in hearts, you should establish two extra tricks in diamonds, by knocking out the ace and king of the suit. Nothing can then stop you from accumulating a total of nine tricks.

PLAN: I will win with the ♠A and play a diamond, knocking out one of the defenders' stoppers. After winning the return, I will clear the diamonds.

- B.** You have six top tricks and can easily establish at least three more tricks from the diamond suit. What should you do at Trick 1? Suppose you play dummy's ♠6, hoping that West holds the ♠K and you can win the first trick with your ♠Q. You may go down! East might well win with the ♠K and then switch to hearts; you would then need the diamond finesse to be right in order to win the race.
- There is no need to take such a risk. Win the first trick with the ♠A and run the ♦Q into the West hand. The contract is then guaranteed, even if the finesse loses to West's ♦K. With West on lead, your remaining ♠Q73 is a secure stopper in the suit. Whatever West plays next, you will be able to score four diamonds, three clubs and the two major-suit aces.

PLAN: I will win with the ♠A and run the ♦Q. Nine tricks are then assured, even if the finesse loses.

- C.** You have eight top tricks. Should you seek the extra trick that you need in hearts or in diamonds? It depends on how the spades lie. If the defenders' spades break 4-4, you can play a heart and set up the ♥Q or ♥K as your ninth trick. If instead the spades are 5-3, you cannot afford to allow the defenders to gain the lead with the ♥A and must take a successful finesse (one way or the other) against the ♦Q. West's lead of the ♠2 tells you that the spades are breaking 4-4. You should therefore win the first or second round of spades and lead a heart to establish your ninth trick.

PLAN: I will win the first (or second) round of spades. Since the ♠2 lead implies spades are 4-4, I will play a heart next.



ANSWERS

- D.** You have seven top tricks and the possibility of two extra tricks from either diamonds or clubs. Which minor suit should you play? Suppose you take a club finesse and it loses to the queen. The defenders will knock out your remaining spade stopper and you will have only eight tricks; it will be too late to play on diamonds, because the defenders would be able to cash two diamonds and two spades to go with the ♣Q. So, if you play on clubs first, you will need the club finesse to win. How about playing a diamond instead, planning to knock out the ace and the king? West's lead of the ♠3, when you can see the ♠2 in dummy, tells you that spades are 4-4. You can afford to lose two spades and two diamonds, so playing on diamonds to create your two extra tricks is completely safe!

PLAN: I will win with the ♠K, play a diamond, win the spade continuation and set up the diamonds. Since spades are 4-4, the defenders can score only two spades and two diamonds.

- E.** You have only five top tricks and will need to score extra tricks from both the diamonds and the clubs. Everything will be easy if the ♦K is onside, with East, because you will lose the lead only once (to the ♣A). When the ♦K is offside, you will need to play the minors in the correct order. You must attack first the entry to the danger hand. In other words, here, you must play diamonds before clubs.

You win the first trick with the ♠A (you cannot afford to hold up, since the defenders might switch to hearts). Then you finesse the ♦Q. Suppose that West wins with the ♦K and returns another spade. You must hold up the ♠K, aiming to exhaust East's spades. After winning the third round of spades, you set up the clubs. When East (the safe hand) holds the ♣A, you will make the contract. In the dangerous case where spades break 5-3, East will have no spade to play when he gains the lead.

PLAN: I will win with the ♠A and finesse the ♦Q, attacking the entry to the danger hand. If the finesse loses, I will hold up the ♠K until the third round and then set up the clubs.

- F.** You have only six top tricks and will need to work on clubs. Looking at the heart suit in isolation, it seems obvious to play low from dummy at Trick 1. By doing so, however, you are risking that East will produce the ♥K and then switch to spades, where you have no protection. A successful club finesse will bring your total to ten tricks, so you do best to rise with the ♥A and then run the ♣Q.

Suppose that you do take the risk of running the heart lead, West does hold the ♥K and you win with the ♥Q. It will not help you very much! You will have to cross to the ♦Q to take the club finesse and this will make it clear to West that you hold the ♦A and ♦K. If the club finesse is wrong, it will be obvious for him to switch to spades.

PLAN: I will win with the ♥A and run the ♣Q.



ANSWERS

Chapter 11: Other types of finesse

- A.** You must hope to reduce the number of heart losers from two to one and this can be done only by finessing. To give yourself two possible chances in hearts, you should play a heart to the nine on the first round. When West holds the ♥J and ♥10, dummy's ♥9 will force the ♥K from East and you will lose only one trick in the suit. If instead the ♥9 loses to the ♥J or ♥10 with East, nothing has been lost. You can take your second chance in hearts — a finesse of the queen — on the next round.

When you play a heart to the nine on the first round, this is known as a 'deep finesse'. You will make the contract in two situations: When West holds the ♥K, and when West holds the ♥J and ♥10.

PLAN: I will win the club lead, draw trumps and finesse the ♥9. If this loses to the ♥J or ♥10, I will finesse the ♥Q next.

- B.** You have five potential losers — two spades, two diamonds and one club. You can make the contract, with a double finesse in spades, only if West holds both the ♠A and ♠Q. You win the club lead in dummy and draw trumps, ending in the South hand. You then lead a spade, playing the ♠J from dummy when West plays low. If you are in luck and the ♠J wins, you will return to your hand with the ♣K and lead a spade toward the king. If West rises with the ♠A, you will be able to discard a diamond loser on the ♠K.

PLAN: I will win with the ♣A, draw trumps and take a double finesse in spades (leading low to the ♠J). When West holds the ♠A and ♠Q, as I must hope, I will lose only one spade and set up a discard for one of my diamond losers.

- C.** You have two potential losers in each red suit and must plan to set up a discard on dummy's clubs, using a ruffing finesse. You win the diamond lead and play the ♦6 to the ♦A (retaining the ♦Q and ♦J as entries). You cash the ♣A and return to dummy with the ♠Q. Even if there is still one trump out, you lead the ♣Q next. If East plays low, you will discard a diamond. If instead East covers with the ♣K, you will ruff and return to dummy with the ♠J to discard a heart loser on the established ♣J. You will make the contract when East holds the ♣K.

PLAN: I will win with the ♦A, draw one round of trumps with the ♠A and cash the ♣A. I will then cross to the ♠Q and take a ruffing finesse in clubs. When East holds the ♣K, I can set up a discard for a diamond loser.



ANSWERS

- D.** You start with two potential losers in spades and two in diamonds. You do not have the entries to attempt to set up the club suit for a discard and must therefore rely on a double finesse in diamonds. You win the spade lead with the ace and, since you have only one entry remaining to dummy (the ♥J), you must take the first diamond finesse immediately. Let's say that you run ♦J to West's ♦Q; the defenders cash two spade tricks and switch to a club. You win with the ace, play the ace and jack of trumps and lead a diamond to your nine. Unless both the missing diamond honors are with West, this second finesse will succeed. You can then draw the last trump and claim the contract.

PLAN: I will win with the ♠A and take a double finesse in diamonds. The first finesse must be taken immediately, since there is only one further entry to the dummy.

- E.** You have three potential losers in hearts and one in diamonds. To restrict the number of heart losers to two, you must take a deep finesse in the suit. Win the club lead and draw trumps. Next you play a heart to dummy's ten. If West happens to hold both the ♥Q and the ♥J, the ♥10 will force East's ♥A and the contract will be yours. If instead the finesse of the ♥10 loses to East's ♥Q or ♥J, you will lead toward the ♥K on the second round of the suit, hoping that West holds the ♥A.

PLAN: I will win the club lead, draw trumps and take a deep finesse of the ♥10. If this loses to the ♥Q or ♥J, I will lead toward the ♥K on the second round.

- F.** You have two club losers (already lost) and two potential diamond losers. The only way to dispose of one of these is to take a discard on dummy's hearts. For this to be possible, you must find West with the ♥Q and ♥J and take a successful finesse of the ten. You ruff the third round of clubs high, to prevent an overruff, draw trumps and lead a heart toward dummy. If West plays low you will (cross your fingers and) finesse the ♥10. When both the missing heart honors are onside the ♥10 will win. You can then continue with the ♥A and ♥K, discarding one of your diamond losers to make the game.

It would do West no good to rise with the ♥Q or ♥J. You would then win with the ace and re-enter your hand with the ♦A to finesse the ♥10 on the second round.

PLAN: I will ruff the club continuation high, draw trumps and attempt a finesse of the ♥10. If this succeeds, I can discard one of my diamond losers.



ANSWERS

Chapter 12: Planning your entries

- A.** You have seven top tricks and must look to the diamond suit for the two extra tricks that you need. Unless the $\heartsuit Q$ falls under the ace and king, you will need two entries to dummy (one to set up the diamonds, another to reach the established winners in the suit). You must therefore win the opening lead with the $\clubsuit A$, whatever card East happens to play. You play the $\heartsuit A$ and $\heartsuit K$, lead the $\clubsuit 9$ to dummy's $\clubsuit J$ and play the $\heartsuit J$, to set up the suit. You will then win the defender's return, cross to the $\clubsuit K$ and score two extra diamond tricks with the $\heartsuit 10$ and the $\heartsuit 7$.

PLAN: I will win the club lead with the $\clubsuit A$, an unnecessarily high card. I will unblock the $\heartsuit A$ and $\heartsuit K$, cross to the $\clubsuit J$ and set up the diamonds. The $\clubsuit K$ will be an entry to cash the established tricks in diamonds.

- B.** You must hope that trumps are 3-2 and you have no trump loser. Five trumps, five clubs, the $\heartsuit A$ and one heart ruff will bring the total to twelve. The only remaining problem is to plan your entries. Suppose you win the trump lead with the $\heartsuit Q$. You continue with the $\heartsuit A$ and another heart, ruffing with the $\heartsuit 8$. You then play dummy's last trump, the ace. That's unfortunate! You are stuck in the dummy with no way to return to your hand to draw the last trump with the $\heartsuit K$. You have to try a diamond to the $\heartsuit K$ and will go down when West holds the $\heartsuit A$.

Stop to make a plan before you play to Trick 1 and everything is easy. You win with the $\heartsuit A$, take your heart ruff and lead dummy's remaining small trump to the $\heartsuit KQ$ in your hand. When the defenders' trumps have been drawn, you can play five rounds of clubs and discard two of your three remaining red-suit losers.

PLAN: I will win with the $\heartsuit A$, ruff a heart and draw trumps.

- C.** You win with the $\heartsuit K$ and see that you must set up the diamonds without losing the lead. To make the contract when East holds $\heartsuit Kxx$, you will need two spade entries to dummy. You can then finesse in diamonds and return to dummy to enjoy the established diamond winners. At Trick 2 you should cross to the $\heartsuit Q$ and run the $\heartsuit 10$. East does not cover and West follows with a low card. You continue with a low diamond, East again playing low. You finesse the $\heartsuit J$ successfully, cash the $\heartsuit A$ and return to dummy by overtaking the $\heartsuit K$ with the $\heartsuit A$ to score the remaining diamonds. You make six diamonds, the $\heartsuit K$ and (only) two spades — a total of nine tricks.

PLAN: I will try the $\heartsuit J$ from dummy. When I win a heart trick, I will cross to the $\heartsuit Q$ and run the $\heartsuit 10$. Assuming the finesse wins, I can repeat the diamond finesse and cash the $\heartsuit A$. I will then overtake the $\heartsuit K$ to score six diamond tricks.



ANSWERS

- D.** You have six top tricks and must seek some extra club tricks. You win the diamond lead and play the ♣A and ♣Q. If the defenders win with the ♣K, you can cross to the ♠A to score three more club tricks. Let's suppose that the defenders allow your ♣Q to win. What now? You still need to set up the clubs. To do this, you will need two entries to dummy, one to knock out the ♣K and another to reach the established cards in the suit. You must take an 'unnecessary finesse' of the ♠J, hoping to set up an extra entry. If the finesse wins, you will play the ♣J to set up the clubs. You can then win the defenders' return, cross to the ♠A and score a total of four club tricks, ending with an overtrick.

PLAN: I will win the diamond lead and play the ♣A and ♣Q. If the defenders duck the second club, I will finesse the ♠J in the hope that I can set up a second entry to establish the clubs.

- E.** You will not be able to play the ♣K and ♣A on the first two rounds of the suit; even if the defenders' clubs break 2-2, the remaining club in your hand will then block the suit. You will have to allow the defenders to win a trick with the ♣Q, unless it happens to fall on the first round under the ♣K. You must therefore hold up the ♦A until the third round, aiming to exhaust East's diamonds.

The ♣K draws two spot cards from the defenders, we will say, and you continue with the ♣J. If West follows with the last club spot card, or shows out, you will run the ♣J; when East wins with the ♣Q he will have no diamond to play (unless diamonds are 4-4 and pose no threat). If instead West produces the ♣Q on the second round, you will have to duck and hope that diamonds are 4-4.

PLAN: I will hold up the ♦A until the third round, cash the ♣K and lead the ♣J. If the ♣Q comes from West, I will have to duck. Otherwise I will run the ♣J to East.

- F.** You win the club lead and play the ace and king of trumps, everyone following. You must now try to set up dummy's diamonds, to discard your heart loser. The first step is to duck a round of diamonds, preserving dummy's ♦A as an entry on the second round. You ruff the club return, cross to the ♦A and ruff a diamond, West showing out. Then you can cross to dummy with the ♠J. Another diamond ruff establishes the suit and you can return to dummy with the ♥A to discard your heart loser on the established ♦10.

PLAN: I will draw trumps in two rounds, duck a diamond and ruff the club return. After a diamond to the ace and a diamond ruff, I will cross to the ♠J and ruff another diamond. Provided diamonds break no worse than 4-2, I can set up the diamonds and discard my heart loser.



ANSWERS

Chapter 13: Planning to draw some trumps but not all

- A.** Everything will be easy if trumps break 3-2, so you should concentrate on the case where trumps are 4-1. Suppose you win the diamond lead and draw two rounds of trumps with the ace and king, East showing out on the second round. With no trumps left in dummy, you are exposed to the possible loss of three spade tricks. Perhaps you draw a third round of trumps and turn to the clubs; you will then go down when a defender can ruff the second or third club and switch to spades.

Since you can afford to lose a trump trick, you should do this at a moment when the defenders can do you no damage. You should duck a round of trumps at Trick 2. The defenders cannot then take three spade tricks because you still have a trump in dummy and could ruff the third round. Whatever the defenders do next, you will be able to draw trumps and score four club tricks for the contract.

PLAN: To guard against a 4-1 trump break, I will duck a round of trumps at Trick 2. When I regain the lead, I will draw trumps and score my ten top tricks.

- B.** You have lost three club tricks already and must now avoid a heart loser to make the contract. If you continue immediately with ace, king and another heart, planning to ruff in the dummy, you will go down when the hearts split 5-2. The defender with the doubleton heart will be able to ruff with a higher trump than dummy's ♠6. To give yourself a better chance, you should draw two rounds of trumps before trying to ruff a heart in dummy. You will then survive when a defender started with two hearts but has only two trumps.

PLAN: I will win the diamond switch, draw two rounds of trumps and then ruff my heart loser in dummy.

- C.** You have one loser in hearts and none in the minor suits, so you can afford to lose two trump tricks. After winning with the ♣A, you play the ace and king of trumps, everyone following. What next? There are two trumps still out and you can afford to lose tricks to them. You should turn to the heart suit, knocking out the ♥A. If a defender wins and plays another club, you will ruff and play good hearts. The defenders are welcome to ruff twice with their remaining trumps and to play further clubs. You will stay in control and lose just two trumps and a heart.

Suppose instead that you play a third round of trumps, after the ace and king, and find them breaking 4-2. The defender with the trumps will win, draw a fourth round of trumps and lead a club. You will have to ruff with your last trump and the hearts will not yet be established. When the defenders take the ♥A, they will defeat you by cashing some club tricks.

PLAN: I will win the club lead and play the ace and king of trumps. I will then establish the heart suit.



ANSWERS

- D.** You have a potential loser in both hearts and clubs, but these can be discarded on dummy's diamonds. If trumps break 3-2, you will have an easy 13 tricks (five spades, five diamonds, the ♣AK and the ♥A). Let's see what may happen if trumps break 4-1. You win the club lead and play two rounds of trumps, East showing out on the second round. If you simply draw a third round of trumps and start playing on diamonds, you are likely to go down. West will ruff a diamond as soon as he can and you will not be able to discard your losers in time (unless West holds an unlikely four diamonds). To make the slam you must continue with queen and another trump, giving West his trump trick. You can then win his return and play five rounds of diamonds to discard your two losers.

PLAN: I will win the club lead and draw trumps. When trumps are 4-1, I will concede a trump trick before playing diamonds to discard my two losers.

- E.** You can see two possible losers in trumps (you must assume that it is not more), two losers in diamonds and one in clubs. You must aim to ruff two diamonds in the dummy and you would like to draw precisely two rounds of trumps before attempting this. Otherwise, you would run the risk of a defender overruffing with a doubleton trump; you would then lose three trump tricks.

You should win the club lead and duck a round of trumps. Win the next trick and cash the ace of trumps. All will be well when trumps break 3-2 because you can then go about your business, ruffing two diamonds in dummy. You do not mind in the least when the defenders choose to take their last trump.

PLAN: I will win the club lead and duck a round of trumps. I can then play the ace of trumps and ruff two diamonds in dummy, losing only two trumps and a club.

- F.** You have two obvious club losers. If spades break 4-2 and hearts 4-1, you have two more potential losers in those suits. You ruff the diamond lead, cash the ♠A and ruff a spade (to establish the suit when it breaks 4-2). You then draw three rounds of trumps with the ace, king and queen. If trumps do break 4-1, one of the defenders will hold a master trump, while you hold a lower trump. No matter! You will simply play your winning spades, remaining in full control.

PLAN: I will ruff the diamond lead, cash the ♠A and ruff a spade. I will then draw three rounds of trumps and play winning spades.



ANSWERS

Chapter 14: Planning to keep the danger hand off lead

- A.** You have eight tricks on top. Even if clubs break 4-1 or 5-0, it will be easy to create a ninth trick from that source. However, it will be dangerous to allow East on lead because a heart switch through the king might then give the defenders four heart tricks (for example if West holds ♥A109x and East has ♥QJx). To make sure that East does not gain the lead in clubs, you should win the spade lead with dummy's ♠K and lead a low club to your ♣10 (finessing into the safe hand). If West wins with the ♣J, he cannot attack hearts successfully from his side of the table. Whether or not the club finesse wins, you are assured of an extra club trick and the contract.

PLAN: I will win the spade lead in dummy and play a club to the ten, establishing my ninth trick safely.

- B.** You have lost two spade tricks already and must seek to avoid losing a trump trick and another spade. How do you think the spade suit lies? West led a fourth-best ♠6 and followed with the ♠2 on the next round. He surely began with ♠Q10862. (That's why East did not play a third round of the suit after scoring the king and ace.) You can afford to lose a trump trick to the queen, so long as you do not also lose a spade trick. After winning the diamond switch with the ace, you should cash the ♥A and finesse dummy's ♥J. Even if this loses to a doubleton ♥Q with East, you will still make the contract; East has no spade to play and you can discard your remaining spade on the fourth round of clubs. This line will pay off when West began with ♥Qxx. If instead you play for trumps to be 2-2, West will ruff an early club and cash the ♠Q to beat you.

PLAN: I will win the diamond switch, cash the ♥A and finesse the ♥J into the safe East hand. Later I can discard my spade loser on the clubs.

- C.** You must try the ♦Q from dummy and this holds the trick. You now have eight top tricks and excellent prospects of an extra trick from the club suit. However, you must develop this suit without allowing East (the danger hand, who can lead through your ♦K) from gaining the lead. Cash the ♣K and lead a second round of clubs from dummy, intending to finesse the ♣10 into the safe hand. If East follows with the ♣Q or ♣J on the second round, win with the ♣A and give up a third round of clubs in the hope that West will win the trick.

PLAN: I will play the ♦Q from dummy. When this wins, I will cash the ♣K and lead a club toward the ♣10, hoping to duck into the safe hand.



ANSWERS

- D.** If you include one spade trick in your total, you have eight top tricks. Just one extra trick from the diamond suit will give you the nine tricks that you seek. You should therefore win the first round of spades, cross to dummy's $\spadesuit K$ and run the $\spadesuit J$ into the safe West hand. Whether the diamond finesse wins or not, you will make the contract.

(Note that it is not a safe plan to hold up in spades, aiming to exhaust East's spades and then to finesse diamonds into the East hand. When spades break 5-3, West can hold up his $\spadesuit A$ on the second round of spades to preserve communications. If a diamond finesse subsequently loses, to either hand, the defenders will take a total of four spade tricks to beat the contract.)

PLAN: I will win the spade lead, cross to the $\spadesuit K$ and finesse diamonds into the safe West hand.

- E.** You have a total of four potential losers in the minor suits. Suppose you win the club lead, draw trumps, cash the $\heartsuit A$ and finesse the $\heartsuit J$. This will be into the danger hand; if the heart finesse loses to East, he will be able to switch through the $\spadesuit K$ and you may go down. Instead you should take a ruffing heart finesse into the safe West hand. After drawing trumps, you play the $\heartsuit A$ and $\heartsuit K$ and then lead the $\heartsuit J$. If East covers with the $\heartsuit Q$, you will ruff and discard one of your losers on the established $\heartsuit 10$. If instead East plays a low heart or discards, you will throw a loser. Even if the finesse loses to the $\heartsuit Q$ with West, you will still make the contract. You can discard another loser on dummy's $\heartsuit 10$.

PLAN: I will win the club lead, draw trumps, play the $\heartsuit A$ and $\heartsuit K$ and then take a ruffing heart finesse into the safe West hand.

- F.** You have one potential loser in trumps and three more in hearts. Suppose you win the club lead and play the ace and king of trumps. If East began with $\spadesuit Qxx$, your contract will be in danger. When you turn to the diamond suit, hoping to discard a heart, East may ruff the third round and switch to a heart through the $\heartsuit K$.

East is the 'danger hand', because only he can lead through your $\heartsuit K$. So, when you play the trump suit, you should 'finesse into the safe hand'. You should cash the $\spadesuit A$ and then finesse the $\spadesuit J$ (despite the fact that there are only four trumps missing and you would normally play for the drop). Even if the finesse loses to the $\spadesuit Q$ with West, your contract is safe. When you have drawn trumps, you will be able to discard a heart on the fourth round of diamonds.

PLAN: I will win the club lead, cross to the $\spadesuit A$ and finesse the $\spadesuit J$ (into the safe hand). After drawing trumps, I will discard a heart loser on dummy's diamonds.



ANSWERS

Chapter 15: Planning to combine two chances

- A.** You have four potential losers — one spade, two diamonds and one club. You should aim to take finesses in both spades and diamonds, hoping that at least one will succeed. It does not matter which finesse you take first, but since there are only two entries to dummy (the ♣A and the ♥K), you must take one at Trick 2 rather than drawing trumps. Suppose you play a spade to the queen. Whether or not this finesse wins, you will later draw trumps, ending in the dummy and play a diamond toward the king. If one of the finesses wins, you will make the contract. If both finesses win, you will score an overtrick.

PLAN: I will win the club lead and finesse the ♠Q. Later, I will draw trumps, ending in the dummy and lead toward the ♦K. Unless both finesses fail, I will make the contract.

- B.** You have four potential losers — one spade and three diamonds. If East holds the ♦A, you could lead successfully toward your ♦K and ruff the potential spade loser. If instead East holds the ♠Q, you could finesse the ♠J successfully and discard a diamond from dummy on your third spade; you would then lose only two diamond tricks, even if the ♦A lay over the ♦K. What you would like to do is to combine the chances in spades and diamonds, making the contract when either the ♠Q or the ♦A is onside.

Playing a diamond to the ♦K first is not a good idea; you might then lose three diamond tricks and go down even when the ♠Q was with East. You should ruff the heart lead, draw trumps, cross to the ♠K and finesse the ♠J. If the finesse wins, you have eleven tricks, as discussed already. If it loses, you will lead toward the ♦K later and still make the contract when that chance succeeds. You can discard dummy's third diamond on the ♠A.

PLAN: I will ruff the heart lead, draw trumps, cross to the ♠K and finesse the ♠J. If this loses, I will lead toward the ♦K later and still make the contract when East holds the ♦A.

- C.** You start with one potential loser in each minor suit. There are two chances of avoiding a loser. If spades break 3-3, you will have a discard for the diamond loser. If East holds the ♣K, a club finesse will succeed. How can you combine these two chances? You must test the spades first. If they break, you discard the diamond loser on the thirteenth spade and take a club finesse for the overtrick. If they fail to break, you take the club finesse for the contract. It would be no good taking the club finesse first, because West would cash a diamond winner if it lost.

PLAN: I will win the diamond lead, draw trumps and test the spades. If they break 3-3, I can discard the diamond loser; if not, I will make the contract when a finesse of the ♣Q wins.



ANSWERS

- D.** You have eleven top tricks and a successful finesse of the ♣J would give you a twelfth. East may hold the ♥K, also. How can you combine these two chances?

Suppose you win the spade lead in dummy and finesse the ♣J. That's no good! If the finesse loses, you will not be able to take your second chance in hearts. East would rise with the ♥K, if he held it, and you would be one down.

You must take your chance in hearts first. Win the spade lead in dummy and lead a heart toward the ♥Q. If the ♥Q wins, or East rises with the ♥K, the slam is yours. If you are unlucky and the ♥Q loses to West's ♥K, you are still alive. You will win West's return and finesse the ♣J, combining your two chances.

Note that it would be a big mistake to cash the ♥A before leading toward the ♥Q. If West held the ♥K, the defenders would then be able to score several heart tricks before you could take the club finesse.

PLAN: I will win with the ♠K and lead a low heart toward the queen. If this chance fails, I will win the return and fall back on a finesse of the ♣J.

- E.** You can dismiss the diamond suit from your calculations. There is a certain loser on the second round and the other two losers can be ruffed in the dummy. How can you avoid the potential club loser? One possibility is to finesse the ♣Q. Another is a finesse of the ♥Q; if it wins you can throw the ♣Q on the ♥A.

Rather than relying on one of these 50% chances (only one, because if the first finesse loses, you will lose a diamond trick too), it is better to combine two different chances. The secondary chance here is to ruff out the ♥K in three rounds; you will combine this with the club finesse.

You win the trump lead, cash the ♥A and ruff a heart high. You then cross to the ♠Q (drawing the last trump) and ruff another heart. Next you give up a diamond, preparing for two diamond ruffs in the dummy. If the ♥K fell from either defender, you will discard the ♣Q on the established ♥Q after taking a diamond ruff. Otherwise you will finesse the ♣Q, taking your second chance.

PLAN: I will combine the chance of ruffing out the ♥K in three rounds with that of the club finesse.

- F.** You have eleven top tricks and a successful finesse of the ♣Q will give you the slam. The heart suit offers a second chance to combine with the first. Win the spade lead in dummy and play a heart to the ten. This will be an immediate success when East holds the ♥Q, whether or not he chooses to play one of his honors. Suppose that the ♥10 loses to West's ♥Q (or ♥J). You will still score three heart tricks when East began with a doubleton or tripleton honor; his honor will then fall, setting up dummy's ♥9. Otherwise you will rely on the club finesse.

PLAN: I will win the spade lead and play a heart to the ten. If the hearts do not produce an extra trick, I will finesse the ♣Q.



ANSWERS

Chapter 16: Planning further hold-up plays

- A.** You have one loser in spades and two in hearts (and one club loser which you can ruff in dummy). Suppose you win the first heart, draw trumps and knock out the ♠A. When East holds the ♠A, it is almost certain that he will have a heart left; on a heart return, you will lose two tricks in the suit before you have had a chance to take a discard on the spades. To give yourself some chance of making the contract, you should duck the first round of hearts. You win the next heart, draw trumps and knock out the ♠A. Now you will make the contract when East holds the ♠A and began with only two hearts.

PLAN: I will hold up the ♥A and win the heart continuation. I will then draw trumps and play a spade, hoping that East holds the ♠A and has no hearts left.

- B.** You have seven top tricks and can establish at least two more by finessing in diamonds, even if the finesse loses. What you cannot afford is that the defenders score the ♦Q and four spade tricks. So, you must hold up the ♠A at Trick 1. East returns the ♠6 and you play the ♠J, losing to West's ♠K. West clears the spades, but this removes East's last spade in the critical case where spades are 5-3. You can then finesse diamonds into the safe hand (twice if the first finesse wins). Whoever holds the ♦Q, you will make the contract.

PLAN: I will hold up the ♠A for two rounds and then finesse diamonds into the safe hand.

- C.** You have three possible losers, one in hearts and two in diamonds. Playing in 5♣, you should hold up on the first round of diamonds. You win the next diamond, draw trumps and finesse the ♥Q. If the finesse wins, you will return to your hand and finesse the ♥J to set up a diamond discard on the ♥A. If instead the heart finesse loses, you will still make your contract (thanks to your hold-up at Trick 1) when East began with only two diamonds and now has no diamonds left. You will be able to take a discard on the established ♥J.

PLAN: I will hold up the ♦A for one round, draw trumps and then finesse in hearts. I will make the contract when West holds the ♥K, also when the heart finesse loses but East has no diamond to return.



ANSWERS

- D.** There is no chance whatsoever that a sane West has led the ♦Q against a suit contract from a holding headed by the ♦AQJ. You can bet your life savings that East holds the ♦A and you should therefore play low from dummy, both on the first and second round of diamonds. When East's ♦A is singleton or doubleton, which is quite a good chance when West has led from a sequence, he will be forced to play it on one of the first two tricks. Your ♦K will then be established and the contract will be safe. If East holds ♦Axx, the defenders will be able to take three diamond tricks. In that case you will win their return at Trick 4, draw trumps and finesse the ♥Q, hoping that the finesse will win and you can then discard your club loser on the ♥A.

PLAN: I will play low from dummy on the first two rounds of diamonds. If East's ♦A does not appear, and they take a third diamond trick, I will finesse the ♥Q to set up a discard for my club loser.

- E.** You have lost the first three tricks and must hope to lose in addition only one club and one diamond. West, who opened the bidding, is very likely to hold the ♣K. If you finesse the ♣Q at Trick 4, West will win and clear the club suit, leaving you with six losers. Instead, you should rise with the ♣A, draw two rounds of trumps with the king and ace and lead toward the ♦KQ2. If West plays low and the ♦K wins, you return to your hand with a third round of trumps and lead another diamond toward dummy. If West rises with the ♦A this time, you will have a discard of one of your clubs on the ♦Q. If instead he chooses to play low for a second time, you will not lose a diamond trick.

PLAN: I will rise with the ♣A and play the king and ace of trumps. I will then lead twice toward dummy's ♦KQx to establish a club discard.

- F.** To decide whether or not to hold up to create an extra stopper from AJx, you must determine which defender is likely to gain the lead. If it is East, you hold up; if it is West, you win immediately. On this deal, you will need to make a plan for the whole contract before playing to the first trick. You have seven top tricks and will need to score two heart tricks to bring the total to nine. This will require East to hold the ♥A and you should therefore hold up the ♠A for two rounds. You then cross to a diamond and lead a heart to the king. (If this loses to West's ♥A, you could not have made the contract anyway.) When the ♥K wins, you return to dummy with a diamond and lead a heart toward the ♥Q. When East takes his ♥A he will have no spade to return; that was the purpose of your hold-up play.

PLAN: I will hold up the ♠A until the third round and then lead twice toward the ♥KQx.



ANSWERS

Chapter 17: Plans that involve counting

- A.** You ruff the third spade and draw trumps in two rounds, West showing up with a singleton. You need to escape for only one club loser. Should you play a club to the jack or a club to the king? The fact that East played the ♠Q suggests that West holds the ♠J. If West's hand is: ♠AKJ2 ♥4 ♦10543 ♣A932, he would have made a take-out double of your 1♥ opening. Not expecting West to hold the ♣A, you should lead low to the king.

PLAN: After drawing trumps, I will lead low to the ♣K. West would surely have bid something if he had the ♣A as well as his good spades and short hearts.

- B.** Dummy's club suit will provide two discards for your red-suit losers, so the only risk to the contract is a 4-0 trump break. If you cashed the ♠K on the first round, you could pick up ♠J962 with West by finessing the ♠10. However, it is almost impossible for West to hold all four spades. He has indicated long hearts with his 2♥ overcall and suggested long diamonds with his ♦Q lead, which is likely to be from a sequence.

It is much more likely that East holds four spades and you can pick up this holding too. Win the diamond lead in your hand and cross to the ♠A. Let's say that West shows out on the first round. You continue with the ♠10, covered by the ♠J and ♠Q. Needing to set up discards for your red-suit losers, you now lead the ♣J. Whether West wins the first or second round of clubs, you will be able to reach dummy (with the ♦K if West ducked the first round of clubs). You will then finesse the ♠8, draw East's last trump and return to dummy with the ♥A to discard your losers on the established clubs.

PLAN: I will win with the ♦A and cross to the ♠A to pick up a possible ♠J962 with East. I will also set up the clubs, to discard my red-suit losers.

- C.** You need to count the points that West has shown. He has at most 8 points in diamonds (the ♦AKJ) and 4 points in spades (the ♠A). To give him enough points for a 15–17 point 1NT, he must hold the ♥A. You should therefore play the ♥J when East switches to a heart; you will then make the contract when East holds the ♥Q.

PLAN: West is marked with the ♥A, to give him at least 15 points for his 1NT opening. I will therefore play the ♥J at Trick 4.



ANSWERS

- D.** You have twelve top tricks and will need to guess the two-way finesse in hearts correctly to make the grand slam. To give yourself the best chance, you must seek a count on the hand (or at least a partial count). You should therefore cash all your winners in spades, diamonds and clubs. The defender who has the majority of the hearts will be the favorite to hold the ♥Q. For example, suppose that West turns up with five clubs, two diamonds and at least three spades (both defenders following to three spades). West can then hold at most three hearts and may hold only two. East will have the majority of the hearts and you should finesse him for the ♥Q.

PLAN: I will play a total of ten tricks in spades, diamonds and clubs. The defender who holds the majority of the hearts will be the favorite to hold the ♥Q.

- E.** You have a certain loser in diamonds, so everything will depend on picking up the trump suit for no loser. West's 3♠ opening suggests that he holds seven spades to East's two. Even though you have no count on the minor suits, you know that West holds only six non-spades, while East holds eleven. The odds are therefore 11 to 6 that East holds the ♥Q. After winning the spade lead, you should cash the ♥A (two low cards appearing) and then finesse the ♥J.

Another factor in favor of the recommended play is this: a player who opens 3♠ will usually hold a singleton in his hand. If West had held a singleton in diamonds or clubs, he might well have led it, hoping for a ruff. The fact that he chose to lead a spade instead is further evidence that he may hold a singleton trump.

PLAN: I will win with the ♠A, cash the ♥A and finesse the ♥J. East is shorter in spades and therefore likely to be longer in hearts.

- F.** You should ruff the second round of hearts high, just in case the opening lead was a singleton. You then draw trumps. It makes little difference how the trump suit divides, because you will still have to avoid three losers in the club suit. The ♦Q will allow you to discard your fourth card in the suit. Normally you would lead toward the ♣K at some stage, hoping that West held the ♣A. That is very unlikely after East's opening bid, however. There are only 14 points missing, so East is a huge favorite to hold the ♣A. Your best chance is to duck the first two rounds of clubs, hoping that East began with a doubleton ♣A.

PLAN: I will ruff the second heart high and draw trumps. East's opening bid strongly suggests that he holds the ♣A, so I will duck two rounds of the suit.

