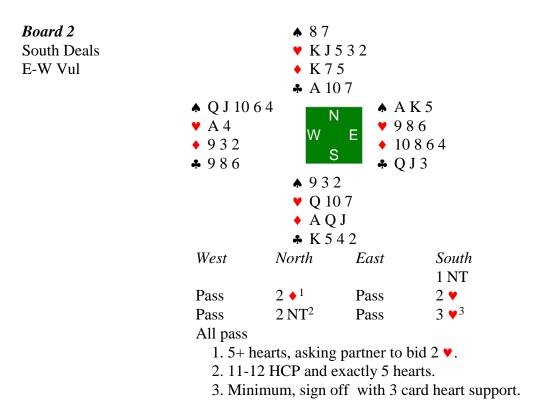


Lead:♣ K

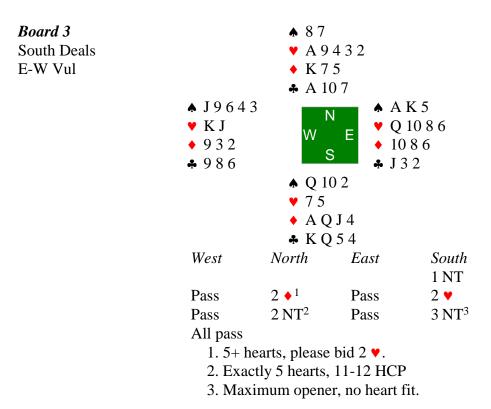
Win the lead in dummy at trick 3, drive out the  $\checkmark$  A, and when back in draw trumps and force out the  $\clubsuit$  A. The defence will win just four tricks, three aces and the  $\clubsuit$  K.

Note that 1 NT is one off if West leads the obvious club.



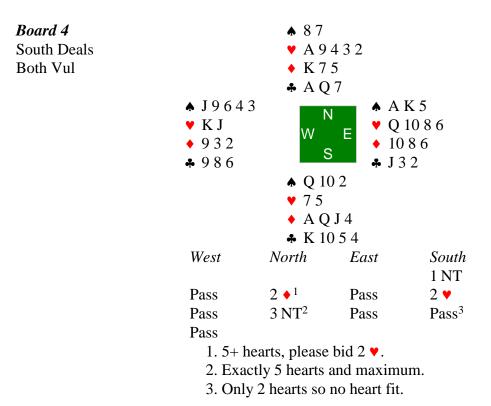
Lead ♠ Q

Declarer ruffs the third round of spades in dummy and forces out the ♥ A. On regaining the lead declarer draws the outstanding trumps and makes 9 tricks, losing only one more trick, a club.



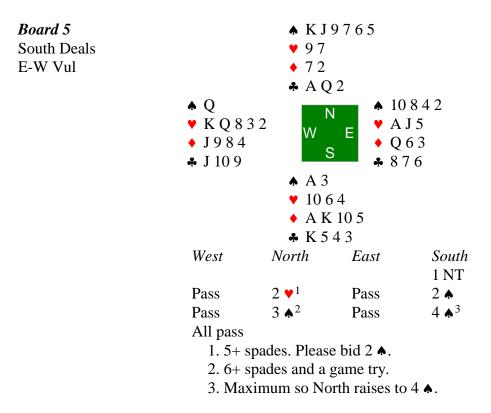
Lead: ★ 4.

Declarer wins the third round of spades and counts 3 more top tricks in clubs, 1 in hearts and 4 in diamonds. That's 9 tricks. 3 NT makes 9 or 10 tricks. A heart contract loses 2 spade tricks and 3 hearts.



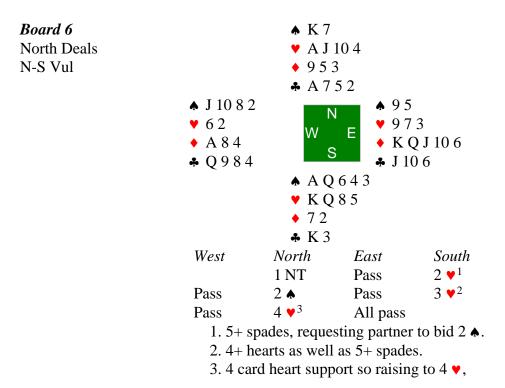
Lead: ♠ 4.

Declarer wins the third round of spades in dummy and counts 3 more top tricks in clubs, 1 in hearts and 4 in diamonds. That's 9 tricks. 3 NT makes 9 or 10 tricks. A heart contract loses 2 spade tricks and 3 heart tricks.



Lead: ♥ K

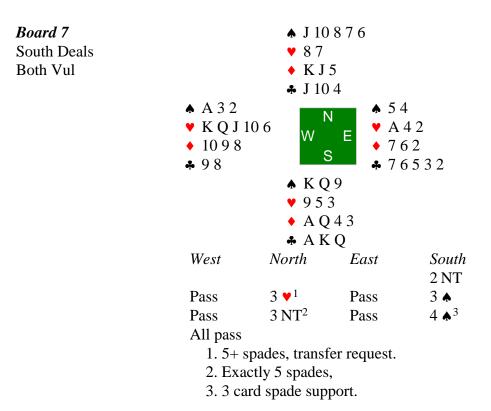
4 \( \text{ makes } 10 \) tricks, losing only 2 heart tricks and a trump.



Lead: ♣ 4.

Declarer draws trumps in three rounds , cashes • AKQ and ruffs a spade, setting up a 5th round spade length trick. 11 tricks made.

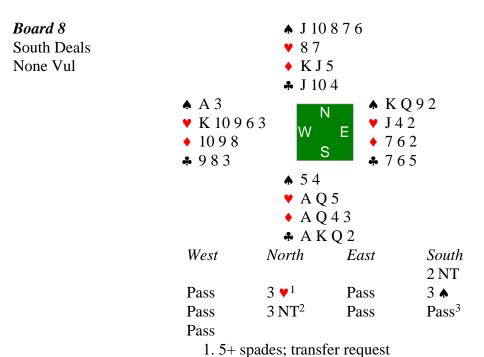
3 NT is one off on a diamond lead.



Lead: ♥ K

Declarer wins the third round of hearts in dummy and then drives out the A. Declarer immediately regains the lead, draws trumps and makes 10 tricks.

3 NT is two off on a heart lead.



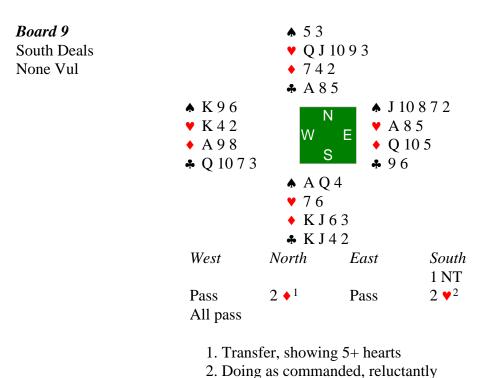
2. Exactly 5 spades.

3. North does not have a third spade so passes East's 3 NT.

Lead ♥ 6

On a heart lead South makes 10 tricks.

4 ♠ loses 4 trump tricks and maybe a heart as well.



Lead • 3

**Top tricks:**  $1 \Leftrightarrow 0 \lor 0 \Leftrightarrow 3 \Leftrightarrow \text{ (after the fortunate club lead): Total = 4 top tricks,$ 

#### Extra trick possibilities:

2 hearts by force, and a possible third heart length trick if they split 3-3 (37%) Deep diamond finesse (75% probability of producing 1 trick). Finesse the  $\triangle$  Q (50% probability)

# **Discard Opportunities:** None

#### Plan:

Win with the  $\clubsuit$  J and lead a heart, which loses to the  $\blacktriangledown$  A or  $\blacktriangledown$  K. On regaining the lead, drive out the remaining heart honour. Eventually you will be able to lead twice to your  $\blacklozenge$  KJxx, finessing the  $\blacklozenge$  J first (deep finesse). The defence will win 5 tricks:  $\blacktriangledown$  AK,  $\spadesuit$  K,  $\blacklozenge$  A, and a club ruff.

Note that if not playing transfers, North would have been declarer and East would have led the ♣ J. When declarer tackled clubs West's ♣ Q would have killed South's ♣ J.

#### Board 10 **★** K 7 5 South Deals A K 7 6 3 None Vul • J 7 **4** 652 **♦** 962 **▲** 1083 ♥ J 5 4 ♥ Q 10 10 9 5 4 2 ♦ A K 6 3 **4** 984 ♣ AQJ **▲** A Q J 4 **9** 8 2 ♦ Q 8 **♣** K 10 7 3 West North East South 1 NT $2 \bullet 1$ $2 \checkmark 2$ Pass Pass Pass $2 NT^3$ Pass 3 **v**<sup>4</sup> All pass

- 1. Transfer, 5+ hearts, any strength
- 2. Dutifully completing the transfer
- 3. 11-12 points, exactly five hearts, invitational
- 4. Minimum so declining the game invitation, preferring hearts to No Trumps

Lead: ◆ 10

**Top tricks:**  $4 \Leftrightarrow 2 \lor 0 \Leftrightarrow 0 \Leftrightarrow \text{Total} = 6 \text{ top tricks},$ 

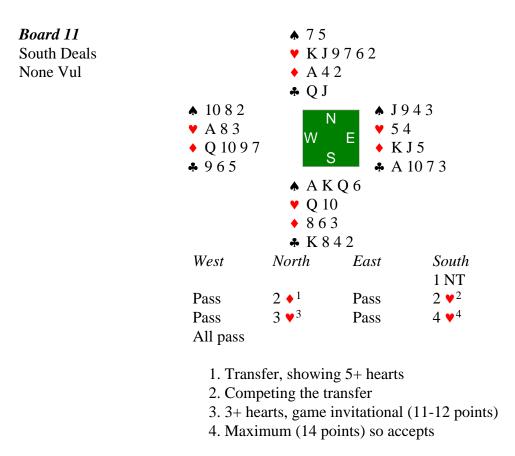
# Extra trick possibilities:

0, 1, or 2 heart length tricks depending on the heart split.

**♣** K finesse (50%)

**Discard Opportunities:** One of Dummy's losing clubs may be discarded on the 4th round of spades.

**Plan:** On winning the lead, draw two rounds of trumps (Rule of 1). Finesse the ♣ K, and then play four rounds of spades, happy to let East win the fourth round with her ♥ J winner, discarding a losing club from dummy.



Lead: ♦ 10

**Top tricks:**  $3 \spadesuit$ ;  $0 \heartsuit$ ;  $1 \diamondsuit$ ;  $0 \clubsuit$  Total = 4 top tricks,

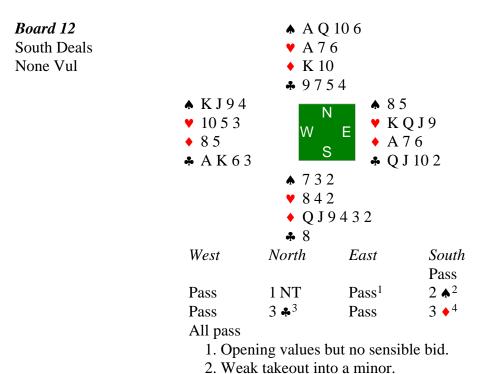
#### Extra trick possibilities:

4 heart length tricks (100%)

2 club tricks by force (100% once trumps are drawn)

**Discard Opportunities:** Discard a diamond loser on a top spade. (You must do this right away. If you set about drawing trumps immediately you will lose to the ♥ A and the opponents will cash the ♦ KJ and then the ♣ A. One down!)

**Plan:** On winning the opening lead, Play your top three spade honours, throwing a diamond loser on the third spade. Then draw trumps and play on clubs.



Lead: ♣ A

**Top tricks:**  $1 \spadesuit$ ;  $1 \heartsuit$ ;  $0 \spadesuit$ ;  $0 \clubsuit$  Total = 2 top tricks.

# Extra trick possibilities:

5 diamond length tricks (100%)

2 spade finesses (25% chance of both succeeding provided you take a deep finesse)

# **Discard Opportunities:** None

**Plan:** You lose to the  $\clubsuit$  A and  $\blacklozenge$  A. When you win the lead, draw trumps, and lead a low spade to the  $\spadesuit$  10 (deep finesse). Ruff a club and lead a low spade to the  $\spadesuit$  Q.

3. Forced, enabling South to pass with a long club suit.4. Showing a weak hand with a long diamond suit.