**SAMPLE DEALS**

**EXERCISE NINE: Counting Winners**

**Introduction**

“When you play a hand of bridge, you put your PLAN to work. Let’s review the four steps of the PLAN:

1. **Pause to consider your objective**
2. **Look at your winners and losers**
3. **Analyze your alternatives**
4. **Now put it all together**

“We’ve looked at how simple considering your objective is: decide how many tricks you need in a notrump contract or how many losers you can afford in a trump contract. Then count the winners or losers. In all of the deals we’re going to look at, you have the number of tricks you need — all you have to do is take them. That means that we can leave analyzing your alternatives for getting extra tricks until later lessons. What needs to be considered in this lesson is how to put it all together and take what belongs to you.”

**Instructions**

“Take the first pre-dealt hand out of the board and place it face-up on the table. Since we’ll be looking at a lot of deals in this course, let’s talk about how to do this. Put your cards in tidy rows, ‘dummy style,’ right up against the edge of the table in front of you. It makes the cards so much easier to look at, if they don’t go too far into the middle of the table.

*(E-Z Deal Cards: #1, Deal 1)*

**Dealer: North**

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

“North is the dealer. Let’s talk about the bidding and then plan the play.”

**The Bidding**

This is a course on the play of the hand. The bidding is only for review, and so we can’t let it eat up too much of the time. Rather than asking what each player would bid, the process takes less time if you say something like:

“North and East pass and South has enough to open the bidding. South has a balanced hand with 16 HCP. What opening bid best describes South’s hand? *(1NT.)*”

The leading questions are designed to save time and yet give some review of the bidding. The teacher can continue to guide the bidding like this:

“West passes. North is the captain and decides the level and strain of the final contract. With 11 total points and no interest in the major suits, what should North’s decision be? *(3NT.)*

“How would the auction proceed from there? (Pass, pass, pass.) What would the final contract be? *(3NT.)* Who would be the declarer? *(South.)*”

**The Play**

“Which player makes the opening lead? *(West.)* What would the opening lead be? *(♥️ K, top of a sequence.)*

“Declarer starts by making a PLAN. Let’s go over the four steps:

1. **Pause to consider your objective** *(Nine tricks.)*
2. **Look at your winners and losers** *(Nine winners.)*
3. **Analyze your alternatives** *(Don’t need any extra winners.)*
4. **Now put it all together** *(Take your nine winners.)*

“The key is that declarer has the number of tricks needed to make the contract. All that declarer has to do is take them.”

**Follow-up**

Now have the students actually bid and play the deal.

**Conclusion**

“When declarer has the number of tricks needed to make the contract, all declarer needs to do is take them.”
EXERCISE TEN: Taking Winners

Introduction
“Sometimes when you have all of the tricks that you need, you find yourself looking at a sure winner on the other side of the table and no way to get to it. All of a sudden, you don’t have enough tricks to make your contract. One way to overcome this problem is to notice when suits are unevenly divided — more cards on one side of the table than another. When this happens, it’s often a good idea to win the first trick(s) with your winner(s) on the short side, the side with fewer cards. This magically allows you to get to the other side of the table and cash your winners there.”

Instructions
“Turn up all of the cards on the second pre-dealt hand. Put each hand dummy style at the edge of the table in front of each player.”

(E-Z Deal Cards: #1, Deal 2)

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

The Play
“Which player makes the opening lead? (North.) What would the opening lead be? (♥ 3 or any low heart.)
“Declarer makes the PLAN. What does declarer know after going through steps one and two? (There are enough winners to make the contract.)
“What does declarer have to do in order to take four club tricks? (Play the high card from the short side first.)”

Follow-up
Have the students bid and play the deal.

Conclusion
“The PLAN indicated that declarer had enough tricks to make the contract. All declarer had to do was take them. In order to get enough tricks in the club suit, declarer had to win the first club trick with the queen in the dummy. Otherwise, the good clubs in declarer’s hand would have been stranded.”
EXERCISE ELEVEN: Counting Losers

Introduction

“When you are in a suit contract, consider the number of losers you can afford and then count the number of losers you have. If you don’t have any more losers than you can afford, all you have to do is take the tricks you deserve. As we saw in the last hand, you might have to be careful about the order in which you play the cards in a suit, if there are more cards on one side of the table than the other.”

Instructions

“Turn up all of the cards on the third pre-dealt hand. Put each hand dummy style at the edge of the table in front of each player.”

(E-Z Deal Cards: #1, Deal 3)

Dealer: South

♥ K 9 7 4 3
♦ 7 5 4 2
♠ 10 6
♣ K 8

♥ J 5 2
♦ A Q 9
♠ A Q 8
♣ A 9 7 3

The Play

“South leads. What’s a good choice? (♥ Q, top of a sequence.)

“What does declarer know after considering the first two steps of the plan? (Declarer can afford three losers and has only three losers.)

“Whenever you’re playing in a suit contract, you have to decide when to draw trumps and how many rounds to play before you stop. How should the declarer handle the trump suit? (The trump suit should be played first.)”

Follow-up

Have the students bid and play the deal. Point out what would happen if declarer didn’t draw trumps before trying to take winners in the other suits.

Conclusion

“When there are no more losers than declarer can afford, the time is right to draw the trumps. You don’t want unexpected losers to develop by giving the opponents a chance to ruff one of your tricks.”
EXERCISE TWELVE: Drawing Trumps

Introduction

“When you’re playing in a suit contract and you find, after asking the first two questions in your PLAN, that you have the number of losers you can afford, there are still more considerations. You don’t want to create any extra losers. An extra loser can easily develop in the trump suit. In order to prevent this, it’s a good idea to draw the trumps — even if that means having to give up the lead to the opponents.”

Instructions

“Turn up all of the cards on the fourth pre-dealt hand. Put each hand dummy style at the edge of the table in front of each player.”

(E-Z Deal Cards: #1, Deal 4)

Dealer: West

♥ K Q J 10 3
♥ A Q 5
♥ 9 4
♥ 8 6 3

♣ A 7
♥ 9 7 6 4 3 2
♦ A J 6
♦ 9 4

♠ 9 5 2
♥ J 8
♦ K Q 10 2
♠ K Q J 10

♠ 8 6 4
♥ K 10
♦ 8 7 5 3
♠ A 7 5 2

The Bidding

“West doesn’t have enough points to open the bidding. North has a balanced hand, but it’s too weak to open 1NT. What is North’s opening bid? (1♥.)

“East passes. South has support for spades and a hand that falls within the 6 to 9 point range. What would South respond? (2♥.)

“How would the auction proceed from there? (Pass, pass, pass.) What would the final contract be? (2♥.) Who would be the declarer? (North.)”
EXTRA DEALS

The four deals in the student activities section illustrate the basic concepts covered in the lesson. They may prove to be too easy for students who have had a lot of practice at declarer play. The following four hands present more of a challenge. They can be added to the end of the lesson, if the students play quickly, or can be substituted for some of the workshop hands, if you feel the students are confident enough being declarer. (These deals do not appear in the student text.)

DEAL 1
(E-Z Deal Cards: #1, Deal 5)

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

The Bidding

West  East  South
Pass  Pass  Pass

Opening lead: ♦ K

Declarer needs to be careful to take the tricks in the right order. After winning the ♦ K, declarer must play the ♦ A and ♦ Q before going over to dummy with the ♦ A and ♦ K. Then declarer can take dummy’s ♦ A and return with the ♥ A to take the ♥ Q and ♥ J in hand.
**SAMPLE DEALS — LESSON 1**

**Guidelines for Teachers:** The deals in this lesson focus on the Stayman convention. They also illustrate the basic principles of play and defense, but can be used also to challenge more experienced players. There are examples of: unblocking, the hold-up play, avoiding the dangerous opponent, third hand high (or not so high) and loser on a loser.

**Bid and Play — Deal 1: Responding to Stayman**

**Guidelines for Teachers:** This first deal illustrates the process of using the Stayman convention when responder holds both four-card major suits. The defender is presented with an opportunity to unblock partner’s suit. Declarer will be able to make several overtricks if this play is overlooked.

**Introduction**

“Let’s bid a deal that demonstrates the use of the Stayman convention when responder holds both four-card major suits.”

**Instructions**

“North is the dealer. Take your hands and start the bidding. Stop when you have completed the auction.”

(E-Z Deal Cards: #1, Deal 1 — Dealer, North)

<table>
<thead>
<tr>
<th>Dealer: North</th>
<th>NORTH</th>
<th>EAST</th>
<th>SOUTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>♠ Q 10 7 3</td>
<td>♦ A K 7 2</td>
<td>♠ K 9</td>
<td>♣ ♠ A 8 4</td>
</tr>
<tr>
<td>♦ 8 4</td>
<td>♦ A 6 2</td>
<td>♦ A 6 2</td>
<td>♠ A 6 2</td>
</tr>
<tr>
<td>♠ Q 10 9 5</td>
<td>♠ K 9 5</td>
<td>♠ K 9 5</td>
<td>♠ K J 10 9 5</td>
</tr>
<tr>
<td>♣ 10 6 5 3 2</td>
<td>♣ 8 4</td>
<td>♣ 8 4</td>
<td>♣ 8 4</td>
</tr>
<tr>
<td>♦ K 6</td>
<td>♦ A Q J 7</td>
<td>♦ A Q J 7</td>
<td>♦ A Q J 7</td>
</tr>
<tr>
<td>Vul: None</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

**Suggested Bidding**

When it appears that all of the tables have completed the auction, review how the bidding should have gone.

**Commonly Used Conventions in the 21st Century**

<table>
<thead>
<tr>
<th>WEST</th>
<th>NORTH</th>
<th>EAST</th>
<th>SOUTH</th>
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<tbody>
<tr>
<td>1NT</td>
<td>Pass</td>
<td>2 ♠</td>
<td></td>
</tr>
<tr>
<td>Pass</td>
<td>Pass</td>
<td>3NT</td>
<td></td>
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<td>Pass</td>
<td>Pass</td>
<td>Pass</td>
<td>Pass</td>
</tr>
<tr>
<td>Pass</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

“After North opens 1NT, South uses Stayman to look for a major-suit fit. With both four-card majors, North rebids 2♠, bidding up the line. South isn’t interested in hearts and puts the partnership in 3NT, holding enough strength for a game-level contract. North draws the inference that South wouldn’t use Stayman without interest in a major; since it isn’t hearts, it must be spades. North puts the partnership in its eight-card fit.”

When everyone understands the proper bids and the final contract, the students can proceed to play out the cards with 4♠ by North as the contract.

**Suggested Opening Lead**

“East is on lead. With the knowledge that South’s 2♠ response was an artificial bid, East selects the ♠Q, top of a sequence.”

**Suggested Play**

“Turn up all of the cards and put each hand dummy style at the edge of the table in front of each player. Let’s review the play and defense.

“North can see one loser in spades, two in hearts and two in clubs. The heart losers can be ruffed in dummy or discarded on South’s extra diamond winners after drawing trumps. North can afford to win the ♠A and lead spades, planning to drive out the ♠A and then draw the rest of the trumps. Following this line of play, North should lose at most one spade trick and two club tricks.

“Playing duplicate bridge, North may want to try for an overtrick after the opening club lead by discarding a club loser on one of dummy’s extra diamond winners, before letting the defenders in with the ♠A. On the actual deal, East ruffs the third round of diamonds as North discards a club. North still makes the contract, since there will be only one club loser left to go with the spade loser.

“If North-South were to reach 3NT, rather than 4♠, East would lead a club to defeat the contract. After the ♠A is driven out, North doesn’t have enough tricks and will have to promote extra winners in spades. East–West take four club tricks, along with the ♠A.”

**Suggested Defense**

“Although East–West can’t defeat a contract of 4♠, they must be careful not to let declarer make an overtrick. When East leads the ♠Q, West should play the ♠K on this trick to avoid blocking the suit. Otherwise, if declarer wins the first trick with the ♠A and drives out East’s ♠A, the defenders can take only one club trick with West’s ♠K. West doesn’t have a club left to return, and declarer can discard a club loser on dummy’s diamonds after drawing the remaining trumps.”
Bid and Play — Deal 2: Looking for a Major Suit Fit

**Guidelines for Teachers:** This second deal demonstrates the proper bids when Stayman uncovers the fact that there is no major-suit fit. There is an opportunity for some advanced discussion on the hold-up play, especially from the defenders’ point of view.

**Introduction**
“Let’s play a deal that demonstrates what happens when Stayman does not uncover a four-card major suit.”

**Instructions**
“East is the dealer. Take your hands and start the bidding. Stop when you have completed the auction.”

(E-Z Deal Cards: #1, Deal 2 — Dealer East)

| Dealer: East | ♠ Q 10 9 5 |
| Vul: N–S    | ♥ 10 7 6 5 |
|             | ♥ A Q 6   |
|             | ♦ 8 4     |
|             | ♥ A K 2   |
|             | ♥ A Q 3   |
|             | ♥ K 8 4   |
|             | ♠ K J 10 5 |
|             | ♥ J 9     |
|             | ♠ J 9 7 3 2 |
|             | ♠ Q 9 7 2 |

**Suggested Bidding**
When it appears that all of the tables have completed the auction, review how the bidding should have gone.

<table>
<thead>
<tr>
<th>WEST</th>
<th>NORTH</th>
<th>EAST</th>
<th>SOUTH</th>
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</thead>
<tbody>
<tr>
<td>2NT</td>
<td>Pass</td>
<td>3♠</td>
<td>Pass</td>
</tr>
<tr>
<td>Pass</td>
<td>3♣</td>
<td>Pass</td>
<td>Pass</td>
</tr>
</tbody>
</table>

“With 20 high-card points, East opens the bidding 2NT using a partnership range for this bid of 20 or 21 points. After South passes, West uses the Stayman convention to look for an eight-card major-suit fit. With no four-card major, East makes the artificial rebid of 3♣. Holding 10 high-card points, West knows the partnership has enough combined strength for a game contract, but not enough for a slam. Since there’s no major-suit fit, West signs off in 3NT.”

When everyone understands the proper bids and the final contract, the students can proceed to play out the cards in a contract of 3NT by East.

**Suggested Opening Lead**
“South is on lead and starts with the ♣ J, fourth from the longest and strongest suit. South should not be deterred by East’s 3♣ bid, since that was an artificial response.”

**Suggested Play**
“Turn up all of the cards and put each hand dummy style at the edge of the table in front of each player. Let’s review the play and defense.

“East can count seven sure tricks — two spades, three hearts and two clubs. East also will take a trick with the ♠ K once South has led the suit. The ninth trick could come from the spade suit, if the ♦ Q is doubleton. There also might be an extra trick from the heart suit if the missing hearts divide 3–3. The club suit offers a sure method for developing a ninth trick. Declarer can take a club finesse. If it wins, declarer has an extra trick and may make an overtrick. Even if the fineses lose, declarer has an extra trick, because the ♠ 10 will be established as a winner once the ♦ Q is driven out.

“With all of these options, how should declarer play? Establishing an extra trick from the club suit is the surest way of making the contract. Declarer must be careful, however. The defenders have attacked diamonds. If declarer loses a trick to the ♦ Q, the defenders may be able to take enough diamond tricks to defeat the contract. To prevent this, declarer should use the hold-up play.

“Suppose North wins the first trick with the ♥ A and returns the ♦ Q. Declarer plays low, letting North win the trick. When North leads another diamond, declarer wins with the ♥ K. Since declarer is planning to develop an extra trick in clubs, either a low spade or a low heart may be discarded from dummy. The advantage of holding up is that South now becomes the dangerous opponent, while North becomes a non-dangerous opponent. If declarer loses a trick to South, South may be able to take enough diamond winners to defeat the contract. That makes South dangerous. If declarer loses a trick to North, North is likely to have no diamonds left to lead. If North does have a diamond left to lead, the defenders’ diamonds must originally have been divided 4–4, so they can’t take enough tricks to defeat the contract. That makes North non-dangerous.

“Declarer now wants to tackle the club suit in a way that avoids losing a trick to the dangerous opponent. This can be done by playing the ♥ K and then leading the ♥ J, planning to finesse against the ♥ Q in the South hand. On the actual
deal, South holds the ♠Q and the finesse succeeds, giving declarer a ninth trick. If the finesse were to lose to the ♦Q in the North hand, declarer still would be safe. The ♦A would be established as the ninth trick and North is the non-dangerous opponent — the defenders cannot take enough tricks to defeat the contract before declarer regains the lead.

“The danger on this deal can be seen if declarer plays a club to dummy’s ♦A and then plays a club to the ♦J, taking a finesse against the ♦Q in the North hand. When the finesse loses to the ♦Q in the South hand — the dangerous hand — South takes enough diamond tricks to defeat the contract.”

**Suggested Defense**

“South gets the defense off to a good start by leading the ♦3. Assuming North plays third hand high and wins the first trick with the ♦A, North should then return the ♦Q — high card from the short side — to avoid blocking the suit. Once East’s ♦K is driven out, South’s remaining diamonds are established as winners. If declarer lets South gain the lead with the ♦Q, the defenders can defeat the contract.

“If the defense starts this way, but declarer holds up with the ♦K and avoids giving South a trick with the ♦Q (as discussed above), it would appear that the defenders have no chance to defeat the contract. There is a way, however, for the defenders to give declarer a much tougher challenge. Although it is usual to play third hand high when partner leads a low card against declarer’s notrump contract, there are exceptions. Suppose North chooses to play the ♦Q rather than the ♦A on the first trick. Now it's difficult for declarer to hold up winning the ♦K. Declarer will be under the illusion that South holds the ♦A and will think that this is the only opportunity to win a trick with the ♦K. Assuming declarer does win the first trick with the ♦K, now both defenders become dangerous. If declarer loses a trick in another suit to either opponent, the defenders can take enough diamond tricks to defeat the contract. Declarer will have to guess which defender holds the ♦Q.

“North won’t lose a trick by playing the ♦Q rather than the ♦A on the first trick. If South holds the ♦K, the ♦Q will win the trick, and North can play the ♦A and continue with the suit. If declarer wins with the ♦K, North will get the ♦A later and can continue leading the suit upon regaining the lead. The play of the ♦Q might cause some confusion for South, however. If declarer wins with the ♦K and then loses a trick to South’s ♦Q, South may think that declarer, not North, holds the ♦A. South may not lead the suit again. That’s the trouble with a play like this. You might fool declarer, but you might also fool partner. Both defenders will really need to be on their toes to defeat this contract.”

---

**Bid and Play — Deal 3: Stayman with a Weak Hand**

**Guidelines for Teachers:** This third deal is interesting. Responder’s hand is too weak to use traditional Stayman, but can use 2♦ to negotiate a good final contract. This deal introduces an application of the loser on a loser concept, which is likely to be of interest to the more experienced players. It’s a theme that has many variations — some of which will be encountered in upcoming lessons.

**Introduction**

“Let’s play a deal that demonstrates how to use the 2♦ response to an opening 1NT to find the best possible spot, even when responder is too weak to use Stayman. Let’s see what happens.”

**Instructions**

“South is the dealer. Take your hands and start the bidding. Stop when you have completed the auction.”

(E-Z Deal Cards: #1, Deal 3 — Dealer, South)

| Dealer: South | ♦J 9 4 3 |
| Vul: E–W | ♥K 9 6 2 |
| ♦J 8 5 3 2 |
| ♠K 8 |
| ♥8 5 4 |
| ♥A 10 9 |
| ♥Q J 9 6 2 |
| ♥A 7 5 |
| ♥Q J 10 |
| ♥K 6 |
| ♥K 8 4 3 |

<table>
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<th>NORTH</th>
<th>EAST</th>
<th>SOUTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pass</td>
<td>2♦</td>
<td>Pass</td>
<td>2♦</td>
</tr>
<tr>
<td>Pass</td>
<td></td>
<td>Pass</td>
<td>INT</td>
</tr>
</tbody>
</table>

**Suggested Bidding**

When it appears that all of the tables have completed the auction, review how the bidding should have gone.
“South has 15 high-card points and a balanced hand. This is ideal for a 1NT opening bid using a range of 15 to 17 points. With only 5 high-card points, North does not have the usual strength required for the Stayman convention. With shortage in clubs, however, it is relatively safe to respond 2♣. North can pass any response by South. When South rebids 2♥, showing no four-card major, North passes and leaves the partnership in a partscore contract that is likely to be better than 1NT.”

When everyone understands the proper bids and the final contract, the students can proceed to play out the cards in a contract of 2♥ by South.

Suggested Opening Lead

“West would probably start with the ♣Q, top of a broken sequence.”

Suggested Play

“Turn up all of the cards and put each hand dummy style at the edge of the table in front of each player. Let’s review the play and defense.

“It’s sometimes difficult to plan the play from declarer’s perspective, when the long trumps are in the dummy. It’s often easier to view the hand as though it were being played by dummy. Dummy’s hand has three spade losers, one heart loser and one diamond loser (if the diamonds divide 3–2). That appears fine, since declarer can afford to lose five tricks.

“Declarer should be careful not to run out of trumps before all of the work is done. If declarer ruffs the first club lead with a trump in dummy and then starts to draw trumps, West may win the ♠A and lead another club. If declarer ruffs this trick, declarer can’t afford to draw the remaining trumps and then give up a heart trick. The defenders will take a club winner. Declarer may be able to make the contract by playing hearts before drawing the last trump. When the hearts luckily divide 3–3, declarer can come to enough tricks. There’s an easier way to keep control, however.

“On the lead of the ♣Q, declarer should discard a spade loser from dummy. East will win this trick with the ♠A, but now declarer is in command. South’s ♥K is a winner and can be used to discard another spade loser from dummy. The defenders can’t force declarer to use dummy’s trumps right away. On regaining the lead, South can drive out the ♠A, draw trumps and then drive out the ♥A. South should finish with an overtrick, losing one spade — having discarded two spade losers on the clubs — one heart, one diamond and one club.

“The play of discarding a spade loser from dummy while losing the first trick to East’s ♥A is referred to as a loser on a loser. This type of play arises in many situations, and by exchanging one loser for another, declarer can often gain a trick. In this deal, for example, declarer develops the ♥K into a winner while preserving dummy’s trumps.”

Suggested Defense

“With the favorable lie of the cards for declarer — diamonds dividing 3–2 and hearts dividing 3–3 — the defenders will have a difficult time holding declarer to fewer than eight tricks. Holding declarer to eight tricks is a reasonable result, however, since South might take nine tricks.

“If South declares 1NT, the defenders have a chance to defeat the contract. They can establish four club winners by giving South a trick with the ♥K. They must restrict declarer to two hearts, two diamond winners and the ♥A. They can do this, for example, if West holds up the ♥A for two rounds, and East holds up the ♥A for two rounds. Now South can never get to the dummy. The defenders eventually get a spade winner (maybe two) to go along with four club tricks and two aces.”
Lesson 1 — The Stayman Convention

Bid and Play — Deal 4: Using Stayman with Interference

Guidelines for Teachers: On this fourth deal, an overcall takes away responder's chance to bid 2♦ Stayman. This deal illustrates how to get the information without the traditional bid. On the play, timing is important. If declarer draws trumps and plays all of the clubs before trying to set up a diamond, there could be trouble.

Introduction

“Let's play a deal that shows us how to use Stayman when the opponents overcall. Let's see what happens.”

Instructions

“West is the dealer. Take your hands and start the bidding. Stop when you have completed the auction.”

(E-Z Deal Cards: #1, Deal 4 — Dealer, West)

Dealer: West  ♣ K Q J 7 5 2
Vul: Both   ♠ 7 3
             ♥ A Q 6
             ♦ 9 4
             ♦ A 8 4
             ♥ A Q 5
             ♦ K 8 2
             ♥ K 10 5
             ♠ N W E S 6 3
             ♥ K 10 6 4
             ♥ J 7 5 3
             ♠ A Q 8
             ♠ 10 9
             ♥ J 9 2
             ♥ 10 9 4
             ♠ J 7 6 3 2

Suggested Bidding

When it appears that all of the tables have completed the auction, review how the bidding should have gone.

WEST  NORTH  EAST  SOUTH
1NT  2♣  3♦  Pass
4♥  Pass  Pass  Pass

“After West's 1NT opening bid, North overcalls ♦ with a good six-card suit. When North has a good suit, it's unlikely that East–West will double the overcall for penalty. Even if 2♦ is doubled and defeated, the penalty is likely to be less than the value of East–West's potential contract.
**Suggested Defense**

“The defenders can’t defeat 4 ♥ if declarer plays correctly. They may get a chance, however, if declarer slips slightly. Suppose declarer wins the ♠ A, draws trumps and then takes all of the club winners, before leading a diamond to the ♦ K. North can win this with the ♦ A, take a spade winner and play another high spade, forcing declarer to ruff in the dummy. With no club entries left, declarer will have to lead a diamond from dummy, away from the ♥ J. South will win this trick, and North will have the ♥ 10 left to defeat the contract.”