Card Play Worksheets:

1. Planning the Play at no-trump
2. The Hold-up
3. Common Card Combinations
4. Planning the Play at a Trump Contract
5. Elimination and Endplay
6. Counting
7. The Duck
8. Loser-on-leser Play
9. The Finesse
10. Avoidance and the Danger Hand
11. Entries
12. Crossruff and dummy reversal
13. Making Deductions
14. Planning: checking for pitfalls
15. Trump control
Card Play Worksheet 1: Planning the play at no-trump

1 Count your sure tricks
2 Choose a Work Suit where you can establish the extra tricks you need
3 Give up tricks that must be lost early, while you still control the other suits
4 Check for pitfalls – how often must you lose the lead? Any problems with entries?

Plan the play in 3NT

**Deal 1:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 2:**
- South: ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 3:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 4:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 5:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 6:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 7:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 8:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 9:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 10:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

**Deal 11:**
- South: ♥ A65, ♥ K83, ♥ A1073, ♥ K2
- North: ♥ QJ1094, ♥ K3, ♥ Q52, ♥ K987, ♥ 654
- East: ♦ 765, ♦ 64, ♦ 1053, ♦ AKQJ10
- West: ♣ 96, ♣ 5, ♣ 1073, ♣ K2

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Worksheet 1: Planning the play at no-trump – Teachers’ Notes

1. Count your sure tricks
2. Choose a Work Suit where you can establish the extra tricks you need
3. Give up tricks that must be lost early, while you still control the other suits
4. Check for pitfalls – how often must you lose the lead? Any problems with entries?

5 Sure Tricks, 2x ♠, 2x ♥, 1x ♦
Establish 4 more tricks in clubs.

Play high cards from the short hand first - ♠K
Keep an entry to dummy. Win ♥K at Trick 1.
(You do not want them to switch to diamonds)

8 Sure Tricks, 2x ♠, 1x ♥, 5x ♦
You could establish 1 diamond quickly with a good guess, but if you guess wrong opponents may establish enough spades to beat you.
You can ensure an extra trick in hearts by leading out ace, then jack.
Keep ♠K as an entry: win trick 1 with ♠A

7 Sure Tricks, 2x ♣, 3x ♥, 1x ♦
You can make at least 1 extra trick in diamonds,
but note the potential blockage.
Establish 2 extra tricks in hearts
Do not duck ♠K at trick 1 - they may switch to clubs

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Card Play Worksheet 2: The Hold-Up

The Rule of Seven: Add the number of cards held by declarer and dummy and deduct from seven
This tells you the number of times you must hold up
Do not hold up longer than necessary

Note: You may need to hold up with two stoppers when you have to give up the lead twice

Holding up to kill a defender’s long suit

Contract: 3NT
Lead: ♠ 6. East plays ♠ Q.

Sure Tricks? __________________________
Work Suit? __________________________
Do you hold up? _____________________
How many times? ____________________

Two examples of deciding whether to hold-up or not: the Danger Hand

Note: There are two possible reasons for considering one opponent to be the Danger Hand:
1) he has enough winners to cash to defeat you
2) he can lead through your honour card

Contract: 3NT
Lead: ♠ 6. East plays ♠ Q

Sure Tricks? __________________________
Work Suit? __________________________
Do you hold up? _____________________
How many times? ____________________

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Worksheet 2: The Hold-Up – Teacher’s Notes

The Rule of Seven: Add the number of cards held by declarer and dummy and deduct from seven. This tells you the number of times you must hold up. Do not hold up longer than necessary.

Note: You may need to hold up with two stoppers when you have to give up the lead twice.

Holding up to kill defenders long suit

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<td>♦ 6</td>
<td>♦ AQ9</td>
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Contract: 3NT
Lead: ♣ 6

A simple hold-up: if East has 3 diamonds and ♦ K, he will have no diamond left to play, if diamonds break 4-4 there is no problem. Hold up till the third round.

When East plays ♠ K – hold up. Win the next spade. You must give up the lead twice in hearts - leave East without a spade to lead when he wins ♥ A. (Again, no danger if spades break 4-4)

Note: There are two possible reasons for considering one opponent to be the Danger Hand:

1) he has enough winners to cash to defeat you
2) he can lead through your honour card

2 examples of deciding whether to hold-up or not: the Danger Hand

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<td>♣</td>
<td></td>
<td></td>
<td>♦ 63</td>
<td>♦ AQ1095</td>
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</tbody>
</table>

Contract: 3NT
Lead: ♡ 5. East plays ♡ Q

The Work Suit is clubs, you will finesse into East. Hold up twice so he has no diamonds left.

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<td></td>
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<td>♦ Q73</td>
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<tr>
<td>♣</td>
<td></td>
<td></td>
<td>♦ AQ10</td>
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</table>

Contract: 3NT
Lead: ♠ K

The Work Suit is hearts and you will finesse into West. Win ♠ A – if West gets in ♠ J prevents him from running the suit.
Card Play Worksheet 3:  Common Card Combinations

How would you play these suits in order to avoid unnecessary losers?

- ♦ J976  ♠ KQ94  ♣ AQ97  ♠ AJ654  ♦ AKQ42
- ♦ AQ8532  ♠ A10652  ♣ K8642  ♠ K8732  ♦ 10983
- _______  _______  _______  _______  _______
- _______  _______  _______  _______  _______
- _______  _______  _______  _______  _______

Safety plays. What is the best line for:

a) losing no tricks in the suit
b) avoiding losing two tricks in the suit

- ♣ AQ653  ♠ KJ43  ♦ AQ63  ♦ Q8765  ♦ J105
- ♦ 8742  ♠ A962  ♣ J542  ♠ A10432  ♦ AK432
- a) _______  _______  _______  _______  _______
- b) _______  _______  _______  _______  _______
- _______  _______  _______  _______  _______

How do you plan the play of these hands?

- ♦ J103  ♥ 74  ♠ AQ954  ♦ Q86
  - N
  - W
  - E
  - S
  - ♦ AKQ  ♥ A53  ♠ K106  ♦ 5432

Contract: 3NT
Lead: ♥K
- __________________________________________
- __________________________________________
- __________________________________________

Contract: 3NT
Lead: ♦Q
- __________________________________________
- __________________________________________
- __________________________________________

Note: Examine the small cards - try to avoid blockages.
Ensure your contract at aggregate or teams scoring: at match points safety plays can be an expensive luxury.

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Worksheet 3: Common Card Combinations – Teacher’s Notes

Playing cards in the right order to avoid unnecessary losers:

- ♠ J976
- ♦ KQ94
- ♣ AQ97
- ♥ AJ654
- ♦ AKQ42
- ♠ AQ8532
- ♦ A10652
- ♣ K8642
- ♥ K8732
- ♦ 10983

Run J – guards against K10x in E (missing 3, K10x) Cash K – guards against Jxxx in either hand
Cash K. You can pick up J10xx in W but not E
Cash K. You can pick up Qxx in W
Play 10 to A - avoid blockage

Safety plays: the best line for a) losing no tricks in the suit

- ♠ AQ653
- ♦ J542
- ♥ Q8765
- ♦ J105
- ♠ 8742
- ♦ A962
- ♣ J542
- ♥ A10432
- ♦ AK432

a) Finesse Q
Finesse J
(should not cash A in case W has singleton Q)

b) Cash A. Then lead towards Q. (avoid losing to stiff K)
Cash K. Then low towards Q. (pick up Q10xx in either hand. (Cash A/K in hand with J if you can afford 1 loser, not 2)
Cash A. Then low towards J.
Low towards Q
Low to J
(4 tricks unless E has 5 ♠s)

Hands where the best play matters

<table>
<thead>
<tr>
<th>♠ J103</th>
<th>♥ 74</th>
<th>♦ AQ954</th>
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<td>♠ 86</td>
<td>♥ KQ1092</td>
<td>♦ J872</td>
<td>♣ K9</td>
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<td>♠ AKQ</td>
<td>♥ A53</td>
<td>♦ K106</td>
<td>♣ 5432</td>
</tr>
</tbody>
</table>

Contract: 3NT
Lead: ♥ K

7 Sure tricks, 2 extra from diamonds
Play ♠ A, then ♥ K. When East shows out you can finesse against West’s Jx. You must unblock ♠ 10 on the first round or you cannot get to dummy.

Note: Examine the small cards.
Try to avoid blockages.
Ensure your contract at aggregate or teams scoring: at match points safety plays are an expensive luxury

<table>
<thead>
<tr>
<th>♠ QJ953</th>
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<td>♠ AK</td>
<td>♥ KJ5</td>
<td>♦ Q53</td>
<td>♣ A9876</td>
</tr>
</tbody>
</table>

Contract: 3NT
Lead: ♠ Q

6 Sure tricks.
Clubs are too slow – if you give up the lead twice you will lose at least 2x ♠s, 2x ♦s and ♠ A.
The only hope is to establish 3x ♦s.
Lead twice towards KJxx in case West has Ax
Card Play Worksheet 4:  Planning a Trump Contract

Count your losers – and your winners

Note: Making a plan involves counting your tricks as well as your losers.
Before drawing trump make sure you will have enough tricks once they are drawn.
If you need to establish a side suit it is usually best to attend to that first.

Note: The reason for drawing opponents’ trump is to stop them ruffing your winners.
Some reasons for not drawing trump immediately are:
1) You need to take ruffs in the short hand
2) You need to keep a trump to control a side suit while you establish some tricks
3) There is a more urgent matter to attend to (usually taking a discard)
4) You do not have enough winners outside the trump suit

Two hands where drawing trump must wait

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Worksheet 4: Planning a Trump Contract – Teacher’s Notes

Count your losers – and your winners

Note: Making a plan involves counting your tricks as well as your losers. Before drawing trump make sure you will have enough tricks once they are drawn. If you need to establish a side suit it is usually best to attend to that first.

3 losers in the minors. 7 Sure Tricks, 3 more will be established in diamonds. Draw trump – this lead is very suspicious!

Note: The reason for drawing opponents’ trump is to stop them ruffing your winners. Some reasons for not drawing trump immediately are:
1) You need to take ruffs in the short hand
2) You need to keep a trump to control a side suit while you establish some tricks
3) There is a more urgent matter to attend to (usually taking a discard)
4) You do not have enough winners outside the trump suit

Two hands where drawing trump must wait

5 possible losers, 7 Sure Tricks. One heart ruff is not enough – you must establish diamonds. If you draw trump at once there are 3 heart losers. Play diamonds first. If they continue clubs draw trump ending in dummy and cash diamonds. If they play hearts ruff the third round, draw trump, cross to ♥A.

3 possible losers, 5 Sure Tricks. Trick 1 goes ♦10-♥J-♦K-♠A. If you play trump East will win and play another spade. You will lose 3 tricks. Play diamonds first – you can cross to ♥Q to discard ♦2 before playing trump. Establish a discard first.

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Card Play Worksheet 5: Elimination and Endplay

Common features:
- lots of trump
- mirror distribution
- no long suit to establish
- a suit you would prefer not to handle yourself

Some of the card combination you would rather they opened up:

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Two examples where it does not matter which opponent is forced to open up the key suit

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<tr>
<td>Contract: 6♠</td>
<td>Lead: ♠Q</td>
<td>Plan</td>
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<td>Contract: 4♠</td>
<td>Lead: ♠Q</td>
<td>Plan</td>
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Two examples where you want to endplay a specific opponent

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<td>Contract: 6♠</td>
<td>Lead: ♥K</td>
<td>Plan?</td>
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Possible pitfalls: Be sure not to run out of trump!
You need at least one trump in each hand when you give up the lead
(It is usually wrong to take ruffs in the long trump hand!)
Worksheet 5: Elimination and Endplay – Teachers’ Notes

Common features:
- lots of trump
- mirror distribution
- no long suit to establish
- a suit you would prefer not to handle yourself

Some of the card combination you would rather they opened up:

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Two examples where it does not matter which opponent is forced to open up the key suit

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<td>♦ ???</td>
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Contract: 6♠
Lead: ♠ Q

Draw trump, ruff dummy’s third club, play ♥ A and another. Whoever wins must play diamonds or give a ruff and discard.

Two examples where you want to endplay a specific opponent.

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</table>

Contract: 6♥
Lead: ♦ J

Draw trump, cash all diamond and club winners ending in South. Play to ♠ 10. Smile at East.

Possible pitfalls: Be sure not to run out of trump!
You need at least one trump in each hand when you give up the lead
(It is usually wrong to take ruffs in the long trump hand!)

Contract: 4♠
Lead: ♠ Q

Win, draw trump, ♥ AK, ruff ♥ J, exit with a diamond. Whoever wins is endplayed
Remember – Second Hand Low in clubs

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Note: There are three things to count during the play: *tricks, distribution and points*

Counting is the one single skill that gives the expert his edge. It allows you to form a picture of the unseen hands, thus eliminating many guesses. Counting is an *acquired skill* – you have to practise. But it is not so difficult – anyone can do it. It becomes easier if you keep making the effort.

Discovering the distribution before making a key decision in another suit.

**Contract:** 4♣

**Lead:** ♥A

(West overcalled 2♥. He plays ace, king and another heart ruffed by East with ♦6.)

**Plan?** ______________________________

**Contract:** 7NT

**Lead:** ♥4

(East opened 3♥, which explains the lead.)

**Plan?** ______________________________

Counting the Points and Making Deductions from the Bidding

**Dealer**  ♠ 10653

**North**  ♥ K64

**East**  ♦ AJ4

**South**  ♠ K104

**N**

**W**

**E**

**S**

♠ AKJ72

♥ 73

♦ Q105

♠ AJ3

**West**  ♠ 8643

**North**  ♥ 752

**East**  ♦ J63

**South**  ♠ J73

**N**

**W**

**E**

**S**

♠ KQ

♥ A4Q

♦ 75

♠ AKQ962

**West**  Pass 2♠ 3♣

**East**  Pass

**South**  All Pass

1♣12-14  2♣ transfer to hearts

**Lead:** ♠ A

West starts by playing ♠AKQ and South ruffs

**Plan?** ______________________________

**Lead:** ♥J

South ruffs the third round of hearts.

**Plan?** ______________________________

*SBU Improvers Course, September 2002*
Worksheet 6:  Counting – Teachers’ Notes

Note  There are three things to count during the play:  *tricks, distribution and points*  
Counting is the one single skill that gives the expert his edge.  
It allows you to form a picture of the unseen hands, thus eliminating many guesses  
Counting is an *acquired skill* – you have to practise. But it is not so difficult – anyone can do it  
It becomes easier if you keep making the effort  

Discovering the distribution before making a key decision in another suit.

Contract:  4 ♥  
Lead:  ♥A  
(West overcalled 2♥. He plays ace, king and another heart ruffed by East with ♦6.)  
Overruff, draw trump and play *clubs* to get a count in that suit. When West turns out to be 3-6-1-3 your diamond guess becomes a sure thing.

**Contracting the Points and Making Deductions from the Bidding**

<table>
<thead>
<tr>
<th>Dealer</th>
<th>West</th>
<th>North</th>
<th>East</th>
<th>South</th>
</tr>
</thead>
<tbody>
<tr>
<td>♥ 8643</td>
<td>♠ J1075</td>
<td>♥ 752</td>
<td>♦ J63</td>
<td>♣ J73</td>
</tr>
<tr>
<td>♦ J1092</td>
<td>♥ K8</td>
<td>♠ A92</td>
<td>♦ 10942</td>
<td>♣ 5</td>
</tr>
<tr>
<td>♥ 1084</td>
<td>♦ KQ</td>
<td>♠ AQ4</td>
<td>♦ 5</td>
<td>♣ AKQ962</td>
</tr>
</tbody>
</table>

West North East South  
1NT 1 Pass 2♥ 2 ♦ 3♥  
All Pass 12-14 2 transfer to hearts  
Lead:  ♥A  
West starts by playing ♠AKQ and South ruffs  
Draw trump and play spades. When East has ♠A  
West needs ♥K to make up 12 HCP. No point in taking a finesse that must lose, try for doubleton king.

**Contract:  7NT  
Lead:  ♥4  
(East opened 3♥, which explains the lead.)  
Leave diamonds till last. Cash everything else and you discover that East has just 2 diamonds.  
Play ♠A, ♠K and take the *marked finesse* against West’s Jack.

<table>
<thead>
<tr>
<th>Dealer</th>
<th>West</th>
<th>North</th>
<th>East</th>
<th>South</th>
</tr>
</thead>
<tbody>
<tr>
<td>♠ 10653</td>
<td>♥ 10653</td>
<td>♥ K64</td>
<td>♠ AJ4</td>
<td>♦ K104</td>
</tr>
<tr>
<td>♥ 10963</td>
<td>♠ J1092</td>
<td>♥ 10942</td>
<td>♦ 6</td>
<td>♣ 5</td>
</tr>
<tr>
<td>♥ 765</td>
<td>♠ Q65</td>
<td>♠ 9876</td>
<td>♠ Q4</td>
<td>♦ ♦</td>
</tr>
<tr>
<td>♥ 9872</td>
<td>♠ AK72</td>
<td>♥ 73</td>
<td>♠ Q105</td>
<td>♠ ♦</td>
</tr>
</tbody>
</table>

West North East South  
- Pass Pass 1♥  
Pass 3♠ Pass 4♠  
Lead:  ♥J  
South ruffs the third round of hearts.  
When East turns up with ♦Q and ♦K that makes 11 HCP, he cannot have ♦Q as well  
because he did not open the bidding.

*SBU Improvers Course, September 2002*
Card Play Worksheet 8: Loser on Loser Play

2 examples of giving up an unnecessary trick to establish more than one

- A874
- K63
- K94
- KQJ
- KQJ1093
- A92
- A832
- -

Contract: 6♠
Lead: ♥Q
Plan? _______________________________

Which hand will win the lead? __________

Common features: tricks you are guaranteed to make once a high card is knocked out
lots of losers to discard

2 examples of a loser-on-loser endplay

- AQ109
- AK87
- K6
- 653
- 6
- J1094
- 10854
- KJ72

Contract: 6♠
Lead: ♥J
Plan? _______________________________

- J6
- AQJ
- 8542
- K854
- KQ104
- 10982
- 63

Contract: 6♥
Lead: ♥K
Plan? _______________________________

Note the similarities with Elimination Play.
You must remove all safe exit cards before putting the right opponent on lead

SBU Improvers Course, September 2002
Worksheet 8:  Loser on Loser Play – Teachers’ Notes

2 examples of giving up an unnecessary trick to establish more than one

Common features: tricks you are guaranteed to make once a high card is knocked out
lots of losers to discard

2 examples of a loser-on-loser endplay

Note the similarities with Elimination Play.
You must remove all safe exit cards before putting the right opponent on lead

SBU Improvers Course, September 2002
Card Play Worksheet 15: Trump Control

Loser-on-loser and Trump Control

<table>
<thead>
<tr>
<th>♠ A42</th>
<th>♥ 1072</th>
<th>♦ Q10853</th>
<th>♣ K10</th>
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</thead>
<tbody>
<tr>
<td>N</td>
<td>W</td>
<td>E</td>
<td>S</td>
</tr>
<tr>
<td>♠ KQ10765</td>
<td>♥ 65</td>
<td>♦ A7</td>
<td>♣ AQJ</td>
</tr>
</tbody>
</table>

West leads partner’s suit, ♥Q and another, East wins trick 2 with ♥J and continues with ♥A
What is your plan? Do you ruff? If not, why not?
What card would you play instead of ruffing?

Setting up a side suit before drawing trump to keep control

<table>
<thead>
<tr>
<th>♠ 2</th>
<th>♥ 1072</th>
<th>♦ KQ10753</th>
<th>♣ K654</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>W</td>
<td>E</td>
<td>S</td>
</tr>
<tr>
<td>♠ AK9765</td>
<td>♥ J</td>
<td>♦ 10742</td>
<td>♣ A2</td>
</tr>
</tbody>
</table>

Contract: 3♣
West leads ♥AK.
How do you plan the play?
(If you cash ♥AK everybody follows)

<table>
<thead>
<tr>
<th>♠ Q63</th>
<th>♥ J74</th>
<th>♦ Q1095</th>
<th>♣ A7</th>
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</thead>
<tbody>
<tr>
<td>N</td>
<td>W</td>
<td>E</td>
<td>S</td>
</tr>
<tr>
<td>♠ 9</td>
<td>♥ AK853</td>
<td>♦ KJ2</td>
<td>♣ K983</td>
</tr>
</tbody>
</table>

Contract 4♥
West leads ♠J and continues ♠s.
How do you plan the play?
What are the possible pitfalls?
West leads ♥Q and another, East plays ♥J, ♥A. If you ruff the third heart low West will overruff. If you ruff high West must make a trump trick.
The answer is not to ruff at all: discard your diamond loser instead to avoid the defensive trump promotion.

West leads ♥AK. The 4-3 fit is always fragile! Discard club losers. Do not shorten your trump if you can help it. Discard ♦63 on ♥KQ, then you can win any switch, and draw trump. If they play a fourth heart you ruff in the short hand.

Two different reasons for not ruffling: avoiding a costly overruff, keeping trump length with an opponent, not losing trump control.

Common features: inevitable losers to discard (Note that in the second example you discard clubs even if they are winners!)

Setting up a side suit before drawing trump to keep control

Contract: 3♠
West leads ♥AK. If you ruff, cash ♥AK and play another spade East draws 2 more rounds and plays a third heart, removing your last trump. West has two hearts to cash when he wins ♠A. You can afford 2 trump losers – play diamonds after 2 rounds of trump.

Contract 4♥
West leads ♦J and continues ♦s. If you ruff and play 3 rounds of trump West wins ♥Q and plays another spade, removing your last trump before you have established diamonds. Leave them with winning trump and play your side suits. West can cash ♥Q when he wins ♦A, but you still have one heart to guard the spades.

SBU Improvers Course, September 2002
## Card Play Worksheet 7:  The Duck

**Ducking to keep contact with dummy:**

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<td>♠ 85</td>
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<td>♥ 532</td>
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<td>♦ AK7542</td>
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<td>♦ 32</td>
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<td>♠ AJ10</td>
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<td></td>
<td>♥ AK10</td>
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<td>♦ 86</td>
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<td>♠ AJ984</td>
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</table>

**Contract:** 3NT

**Lead:** ♠ 3.

**Sure Tricks?**

**Do you win Trick 1?**

**Plan?**

---

**Contract:** 6♠

**Lead:** ♠ 8 (lucky they did not lead ♠s!)

**Losers?**

**Plan?**

---

**Note:** always check *entries* to the hand where you need to establish a long suit. If you can afford one loser duck with eg AKQxx opposite xx, or even xxx. Consider ducking even at a suit contract.

---

### Ducking to keep the Danger Hand off lead.

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<td></td>
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<td>♠ A9</td>
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<td>♥ A1053</td>
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<td>♦ 92</td>
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<td>♦ J10965</td>
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<td>♠ 54</td>
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<td>♥ KQ762</td>
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<td></td>
<td>♦ K84</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>♠ AQ2</td>
<td></td>
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</tbody>
</table>

**West** | **North** | **East** | **South**
---|---|---|---
1♠ | Pass | 2♠ | 3♥
Pass | 4♥ | All Pass

**Lead:** ♠ K.

**Losers?**

**Do you win Trick 1?**

**Plan**

---

### Ducking for the tempo – the Bath Coup

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<td></td>
<td></td>
<td></td>
<td>♠ K74</td>
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<td></td>
<td>♥ 653</td>
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<td>♦ A43</td>
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<td>♦ AQJ4</td>
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<td>♠ A10952</td>
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<td></td>
<td></td>
<td></td>
<td>♥ AJ4</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>♦ K9</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>♠ 1093</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**West** | **North** | **East** | **South**
---|---|---|---
- | - | - | 1♠
Pass | 3NT | Pass | 4♠

**Lead:** ♥ K

**Losers?**

**Do you win Trick 1?**

**Plan**

---

---

*SBU Improvers Course, September 2002*
Worksheet 7: The Duck – Teachers’ Notes

Ducking to keep contact with dummy:

Contract: 3NT
Lead: ♥3. East plays ♥K and you win to ensure 2 spade tricks. Your only chance is to establish diamonds. You must let the defence win the first round to preserve an entry to dummy

Note: always check entries to the hand where you need to establish a long suit.
If you can afford one loser duck with eg AKQxx opposite xx, or even xxx.
Consider ducking even at a suit contract.

Ducking to keep the Danger Hand off lead.

West North East South
♥ A9 Pass 2♥ 3♥
♥ A1053 4♥ All Pass
♥ 92 Lead: ♥K.
♥ J10965

Do not win ♥A. East can drop ♥J to promise ♥10. When West wins ♥K he puts partner in to lead ♥Q through your king. Duck and East has no entry

Ducking for the tempo – the Bath Coup

Contract: 6♠
Lead: ♥8 (lucky they did not lead ♦s!)
Your only hope is to establish clubs. You must duck the first round to ensure you have enough entries. (Now ♠A, ruff, ♦A, ruff, ♥Q- cash)

SBU Improvers Course, September 2002
Card Play Worksheet 12: Crossruffling and Dummy Reversal

A complete crossruff is rare: typical features are:
- singletons in both hands
- a shortage of outside tricks
- high trump that cannot be overruffed

A partial cross ruff is more common: in a 4-4 fit you may draw 2 rounds of trump then start ruffing

**Remember:** if you must give up the lead do so **before you start to crossruff**

Cash outside winners first, or opponents will discard that suit and eventually ruff them

Ruffing in both hands is dangerous: if possible prefer to ruff in one hand, then draw trump

If defending against a crossruff: lead trump whenever you get the chance

<table>
<thead>
<tr>
<th>♠ A863</th>
<th>♥ KJ105</th>
<th>♦ A865</th>
<th>♣ 3</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>N</th>
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<th>E</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td>♠ 5</td>
<td>♥ AQ96</td>
<td>♦ K32</td>
<td>♣ A872</td>
</tr>
</tbody>
</table>

Contract: 6♥
Lead: ♠ K

Losers: _______________________________
Winners? _______________________________
How many tricks do you need from trump? ______
Plan? ________________________________

<table>
<thead>
<tr>
<th>♠ 93</th>
<th>♥ 9652</th>
<th>♦ KQJ</th>
<th>♣ AK74</th>
</tr>
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</table>

<table>
<thead>
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<th>N</th>
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<th>S</th>
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<tbody>
<tr>
<td>♠ A1084</td>
<td>♥ A1084</td>
<td>♦ A62</td>
<td>♣ 85</td>
</tr>
</tbody>
</table>

Contract: 4♥
Lead: ♠ K

Losers: _______________________________
Winners? _______________________________
How many tricks do you need from trump? ______
Plan? ________________________________

<table>
<thead>
<tr>
<th>♠ 75</th>
<th>♥ J86</th>
<th>♦ QJ109</th>
<th>♣ AK32</th>
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<tbody>
<tr>
<td>♠ AK32</td>
<td>♥ QJ109</td>
<td>♦ QJ109</td>
<td>♣ 4</td>
</tr>
</tbody>
</table>

| ♠ J83 | ♥ 10752 | ♦ 82 | ♣ 9765 |

Contract: 6♥
Lead: ♠ Q

Losers: _______________________________
Winners? _______________________________
How many tricks do you need from trump? ______
Plan? ________________________________

<table>
<thead>
<tr>
<th>♠ QJ10</th>
<th>♥ J102</th>
<th>♦ A853</th>
<th>♣ KQ7</th>
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</table>

<table>
<thead>
<tr>
<th>N</th>
<th>W</th>
<th>E</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td>♠ AK532</td>
<td>♥ A54</td>
<td>♦ 10</td>
<td>♣ AJ63</td>
</tr>
</tbody>
</table>

| ♠ 984 | ♥ Q96 | ♦ KQJ4 | ♣ 1085 |

<table>
<thead>
<tr>
<th>N</th>
<th>W</th>
<th>E</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td>♠ K1062</td>
<td>♥ AKQ3</td>
<td>♦ AK54</td>
<td>♣ 4</td>
</tr>
</tbody>
</table>

Contract: 6♥
Lead: ♠ K

Losers: _______________________________
Winners? _______________________________
How many tricks do you need from trump? ______
Plan? ________________________________

Note: Always look at the play from both sides: consider ruffing losers in either the South or North hands

*SBU Improvers Course, September 2002*
**Worksheet 12: Crossruffling and Dummy Reversal – Teachers’ Notes**

A *complete crossruff* is rare: typical features are: singletons in both hands, a shortage of outside tricks, high trump that cannot be overruffed.

A *partial cross ruff* is more common: in a 4-4 fit you may draw 2 rounds of trump then start ruffing.

**Remember:** if you must give up the lead do so before you start to crossruff. Cash outside winners first, or opponents will discard that suit and eventually ruff them.

Ruffing in both hands is dangerous: if possible prefer to ruff in one hand, then draw trump.

If defending against a crossruff: lead trump whenever you get the chance.

---

**Example:***

**Contract:** 6♥
**Lead:** ♦K

Hard to see any source of tricks in a plain suit. Make all your trump separately, ruffing spades and clubs. *Cash ♦AK early* in case a defender can discard diamonds while you are ruffing.

---

**Example:***

**Contract:** 4♥
**Lead:** ♦K

3 spade losers and 2 trump. 7 sure tricks. Duck the lead, win the next spade and duck a trump. Win the return, cash ♥A, then crossruff spades and clubs – a *partial crossruff*.

---

**Note:** Always look at the play from both sides: consider ruffing losers in either the South or North hands.
Card Play Worksheet 11: Planning Your Entries

Preserving entries where they are needed

| ♠ A104 | ♠ 832 |
| ♥ K865 | ♥ Q5 |
| ♦ A973 | ♦ KQ53 |
| ♣ 2    | ♣ 6542 |
| N       | N      |
| W E     | W E    |
| S       | S      |
| ♠ 976  | ♠ AQJ10 |
| ♥ A7   | ♥ J106 |
| ♦ 8652 | ♦ AJ84 |
| ♣ QJ109 | ♣ KQ |

Contract: 1NT  
Lead: ♥ Q

Sure Tricks? __________________________
Work Suit? ___________________________
Entry to your established winners? ______

Note: Checking on entries is an essential part of the preliminary plan. You need to keep entries in the hand where you plan to cash long tricks and in the hand opposite your finesses.

Creating entries by overtaking and unblocking

| ♠ A52 | ♠ Q104 |
| ♥ 65  | ♥ KQ1092 |
| ♦ J74 | ♦ 743 |
| ♣ A9832 | ♣ 105 |
| N | N |
| W E | W E |
| S | S |
| ♠ KQ4 | ♠ AJ3 |
| ♥ AK7 | ♥ J5 |
| ♦ 108532 | ♦ AK82 |
| ♣ KQ | ♣ AQ63 |

Contract: 3NT  
Lead: ♥ 5

Sure Tricks? __________________________
Work Suit? ___________________________
Entry to your established winners? ______
Entry to your winners? ________________
Best play for the tricks you need? ______
Play to Trick 1? _______________________

Note: Beware of false economy with your big cards!

SBU Improvers Course, September 2002
Worksheet 11: Planning Your Entries – Teachers’ Notes

Preserving entries where they are needed

Contract: 1NT
Lead: ♥Q

5 Sure Tricks, you can establish 2 more in clubs.
Finessing will not do the job!
Play ♠A (high card, short hand) and another.
Win ♥K at Trick 1. You need ♥A as an entry.

Note: Checking on entries is an essential part of the preliminary plan.
You need to keep entries in the hand where you plan to cash long tricks
and in the hand opposite your finesses

Creating entries by overtaking and unblocking

Contract: 3NT
Lead: ♥7

6 Sure Tricks and you cannot afford to lose the lead
You need to finesses spades, perhaps 3 times.
Cross to ♥K, then ♥Q, save ♥4 to cross to ♥5 on
the fourth round for your third finesse.

Note: Beware of false economy with your big cards!

SBU Improvers Course, September 2002
Card Play Worksheet 10: Avoidance and the Danger Hand

Techniques for keeping one hand off lead:

- ♠ 6543
- ♥ KJ3
- ♦ 65
- ♣ A753

- ♠ K43
- ♥ Q7
- ♦ 9843
- ♣ AK62

N W E S
♠ AK1092
♥ A1094
♦ K4
♣ 58

N W E S
♠ A9
♥ K63
♦ AK765
♣ 984

Contract: 4♣
Lead: ♣ Q

Why keep East off lead? ________________
How do you play the majors? ________________

Contract: 3NT
Lead: ♥ 4

Try ♥ Q from dummy. It scores!
Why keep East off lead? ________________
How do you tackle diamonds? ________________

Note: There are 2 possible reasons for keeping one hand off lead:
it has tricks to cash
it can lead through an Honour

Keep it out by finessing/ducking into the other hand – but only when you can afford the loser!

Loser-on-loser and avoidance

- ♠ K10
- ♥ A5
- ♦ 542
- ♣ AK754

N W E S
♠ AQ9754
♥ 3
♦ K63
♣ 632

West North East South
- 1♣ Pass 1♣
2♥ 2♠ Pass 4♠

Lead: ♥ K
Why keep East off lead? ________________
Can you establish clubs safely? ________________

A Scissors Coup

- ♠ 1085
- ♥ A62
- ♦ K98
- ♣ K1095

N W E S
♠ QJ9762
♥ 73
♦ -
♣ AQJ74

West North East South
1♥ Pass 2♥ 2♠
3♦ 3♣ Pass 4♣
Dbl All Pass

Lead: ♦ 2
What is this lead? ________________
Can you keep East off lead? ________________

You will not run into a Scissors Coup every day! Nor should you go out of your way to look for clever plays.
Improvement comes when you recognise the situation (usually after the play is over)
All the expert does is to recognise it in time.

SBU Improvers Course, September 2002
Worksheet 10: Avoidance and the Danger Hand – Teachers’ Notes

Techniques for keeping one hand off lead:

- ♦ 6543
- ♦ KJ3
- ♦ 65
- ♦ A753
- ♠ Q87
- ♠ Q65
- ♠ QJ107
- ♠ 942
- ♣ K43
- ♣ Q7
- ♣ 9843
- ♣ AK62
- ♥ J865
- ♥ AJ942
- ♥ 10
- ♥ Q103
- ♦ A9
- ♦ K63
- ♦ AK765
- ♦ 984

Contract: 4♥
Lead: ♦ Q

East might lead ♦ Q through your King. Keep him out by finessing trump: ♦ K, ♦ A, ♦ A, spade to ♦ 10. Even if West wins and plays ♦ J you can ruff and finesse hearts into West. If he has ♥ Q as well you discard ♦ 5 from dummy and lose just 1 diamond

Contract: 3NT
Lead: ♥ 4

You try ♥ Q from dummy and it holds. Now you must keep East off lead. Play ♦ 3. If East plays ♦ 2 duck to West. If East plays high win, cross to ♦ K and play another diamond, ducking if East plays ♦ 2.

Note: There are 2 possible reasons for keeping one hand off lead:

- it has tricks to cash
- it can lead through an Honour

Keep it out by finessing/ducking into the other hand – but only when you can afford the loser!

Loser-on-loser and avoidance

West North East South
- 1♥ Pass 1♥
2♥ 2♥ Pass 4♠

Leads: ♥ K

You must establish clubs without letting East in to lead ♦ 10 through your K. Duck ♥ K! Later discard a club on ♥ A and establish length tricks in clubs with a ruff. You need dummy’s trump as entries, heart, so delay drawing trump till you have done your work.

You will not run into a Scissors Coup every day! Nor should you go out of your way to look for clever plays. Improvement comes when you recognise the situation (usually after the play is over)
All the expert does is to recognise it in time.
# Card Play Worksheet 13: Making Deductions

## Clues from the bidding

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<thead>
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<tr>
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<td>87</td>
<td>J103</td>
<td>Q10654</td>
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<tr>
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<td>K5</td>
<td>AKJ932</td>
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<th>East</th>
<th>South</th>
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<tbody>
<tr>
<td>Pass</td>
<td>Pass</td>
<td>1♠</td>
<td>Pass</td>
</tr>
<tr>
<td>Pass</td>
<td>2♠</td>
<td>Pass</td>
<td>2♥</td>
</tr>
<tr>
<td>Pass</td>
<td>3♠</td>
<td>Pass</td>
<td>5♠</td>
</tr>
<tr>
<td>Lead:</td>
<td>♠Q</td>
<td></td>
<td></td>
</tr>
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</table>

You win ♠A and draw trump, which break 1-1.

How will you play diamonds? _______________

Why? _____________________________________

## Clues from the lead

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<thead>
<tr>
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<th>♣</th>
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<table>
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<th>South</th>
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</thead>
<tbody>
<tr>
<td>3♥</td>
<td>Pass</td>
<td>Pass</td>
<td>3♠</td>
</tr>
<tr>
<td>Pass</td>
<td>4♠</td>
<td>All Pass</td>
<td>Pass</td>
</tr>
<tr>
<td>Lead:</td>
<td>♠J</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

You duck, West continues ♠10. East overtakes with ♠Q and plays ♥Q.

How do you play trump? _______________

Why? ___________________________________

## Note:

Not everyone bids like you, but you can rely on some things:

- if they do not open the bidding they do not have opening values
- if they open 1NT they may be a point short, but rarely hold a point too many

Before tackling a suit where you have a choice of plays find out as much as you can about the other suits.

<table>
<thead>
<tr>
<th>♠</th>
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<th>♣</th>
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<tr>
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</thead>
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<tr>
<td>AKJ962</td>
<td>4</td>
<td>KJ8</td>
<td>A102</td>
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<table>
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<th>West</th>
<th>North</th>
<th>East</th>
<th>South</th>
</tr>
</thead>
<tbody>
<tr>
<td>1NT</td>
<td>Pass</td>
<td>Pass</td>
<td>3♠</td>
</tr>
<tr>
<td>Pass</td>
<td>4♠</td>
<td>All Pass</td>
<td>12-14</td>
</tr>
<tr>
<td>Lead:</td>
<td>♥A</td>
<td></td>
<td></td>
</tr>
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</table>

East discourages with ♥2, West switches to trump

How will you play clubs? _______________

Why? ___________________________________

<table>
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<tr>
<th>♠</th>
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<th>♣</th>
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<td>Q94</td>
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<th>W</th>
<th>E</th>
<th>S</th>
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<tbody>
<tr>
<td>A9</td>
<td>Q763</td>
<td>AJ92</td>
<td>K53</td>
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<th>West</th>
<th>North</th>
<th>East</th>
<th>South</th>
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</thead>
<tbody>
<tr>
<td>-</td>
<td>-</td>
<td>Pass</td>
<td>1NT</td>
</tr>
<tr>
<td>Pass</td>
<td>3NT</td>
<td>All Pass</td>
<td>Lead:</td>
</tr>
</tbody>
</table>

You win and cash 4 hearts. West discards 2 clubs and 1 diamond.

How will you tackle diamonds? _______________

Why? ___________________________________

**NB** When a hand that has preempted chooses to lead a plain suit it is often a singleton

When a 4-card suit is led against 3NT (with no clues from the bidding) it is usually the leader’s longest suit.

When a hand that has supported its partner leads another suit it will often have the ace of partner’s suit.
Card Play Worksheet 13: Making Deductions - Teachers Notes

Clues from the bidding

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<th>East</th>
<th>South</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pass</td>
<td>Pass</td>
<td>Pass</td>
<td>1♣</td>
</tr>
<tr>
<td>Pass</td>
<td>2♥</td>
<td>Pass</td>
<td>2♥</td>
</tr>
<tr>
<td>Pass</td>
<td>3♠</td>
<td>Pass</td>
<td>5♠</td>
</tr>
</tbody>
</table>

Lead: ♠Q

When you draw trump you discover that West has a singleton. He has ♠QJ, yet has not opened, nor made a takeout double of 1♠. He will not have, ♥K and ♦A. When he has ♥K play East for ♦A

Note: Not everyone bids as you would, but you can rely on some things:
- if they do not open the bidding they do not have opening values
- if they open 1NT they may be a point short, but rarely hold a point too many

Before tackling a suit where you have a choice of plays find out as much as you can about the other suits.

Clues from the lead

<table>
<thead>
<tr>
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<th>North</th>
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<th>South</th>
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</thead>
<tbody>
<tr>
<td>3♥</td>
<td>Pass</td>
<td>Pass</td>
<td>3♠</td>
</tr>
<tr>
<td>Pass</td>
<td>4♠</td>
<td>All Pass</td>
<td></td>
</tr>
</tbody>
</table>

Lead: ♥J

You duck, clubs are continued, East wins and plays ♥Q. Take the trump finesse.

When a hand that has preempted chooses to lead a plain suit it is often a singleton
When a 4-card suit is led against 3NT (with no clues from the bidding) it is usually the leader’s longest suit.
When a player who has supported its partner leads another suit he will often have the ace of partner’s suit

SBU Improvers Course, September 2002
Card Play Worksheet 14:  Planning: Checking for Pitfalls

Not ‘doing what comes naturally’ if there is a better line

Contract: 4♥
Lead: ♠ Q
Losers? ___________________________
What is the danger? __________________
Can you guarantee success? __________
How? ______________________________

Contract: 4♠
Lead: ♥ K
Losers? ___________________________
What is the danger? __________________
Can you guarantee success? __________
How? ______________________________

Note: When you have made a plan look to see if there is a better one
You do not need to take a finesse just because it is there

Even the most straightforward-looking contract can have hidden traps.

Contract: 3NT
Lead: ♠ Q
Sure Tricks? _________________________
Work Suit? __________________________
Can you guarantee success? __________
How? _______________________________

Contract: 4♣
Lead: ♥ K. East overtakes and switches to trump
Losers? ___________________________
Plan? _____________________________
Can you guarantee success? __________

Note: Always count your losers.
Try to imagine what might happen if opponents get on lead
Card Play Worksheet 14:  Checking for Pitfalls – Teachers Notes

Not ‘doing what comes naturally’ if there is a better line

| ♠ J52       |   | ♠ A3            | \( \spadesuit \) K52 |
| ♥ 1032     |   | ♥ QJ3           | \( \heartsuit \) K8 |
| ♥ 10963    |   | ♥ A97           | \( \heartsuit \) QJ1095 |
|   |   | ♠ KJ753         | \( \spadesuit \) 82 |
|   |   |   | \( \spadesuit \) 864 |
|   |   |   | \( \spadesuit \) 942 |

Contract: 4♥  Lead: ♥Q

It looks normal to finesse trump – but if that loses they will clear diamonds. Win in hand, keeping ♥A as an entry to dummy. Play ♥A, then ♥Q to discard a diamond.

**Note:** When you have made a plan look to see if there is a better one
You do not need to take a finesse just because it is there

Even the most straightforward-looking contract can have hidden traps.

| ♠ K52       |   | ♠ 86            | \( \spadesuit \) 1094 |
| ♥ A954      |   | ♥ 92            | \( \heartsuit \) KQ166 |
| ♥ Q4        |   | ♠ AKQJ3         | \( \heartsuit \) 764 |
| ♥ Q832      |   |   | \( \spadesuit \) K3 |
|   |   |   | \( \spadesuit \) 764 |

Contract: 4♥  Lead: ♥Q

If you finesse trump at trick 2 they clear their spade trick. Win ♥K and play ♥Q to establish a discard.

**Note:** Always count your losers.
Try to imagine what might happen if opponents get on lead

SBU Improvers Course, September 2002
Card Play Worksheet 9: The Finesse

A finesse involves leading towards one or more high cards in the hope that opponents’ high cards will be well placed.

Finesse technique: how should we tackle these suits to make the maximum number of tricks?

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<tbody>
<tr>
<td>♥AJ102</td>
<td>♥AJ105</td>
<td>♥42</td>
<td>♥AKJ104</td>
<td>♥KQ83</td>
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<td>♥Q95</td>
<td>♥Q43</td>
<td>♥AKJ1073</td>
<td>♥753</td>
<td>♥J64</td>
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Variations on the Finesse: Indirect, Ruffing, ‘Obligatory’

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<tr>
<td>♥QJ6</td>
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<td>♥3</td>
<td>♥Q942</td>
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The two-way finesse

<table>
<thead>
<tr>
<th>♠AK95</th>
<th>♠75</th>
<th>♦AJ86</th>
<th>♦A62</th>
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<table>
<thead>
<tr>
<th>♠K1087</th>
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<th>♦K102</th>
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Contract: 5♠ (West opened 3♥)  
Lead: ♥K. East overtakes and returns ♥10 to West’s jack. West exits with a trump

Who has ♥Q? ___________________________  
What could go wrong? _______________________  
What should you do before tackling diamonds? _________________________

Note: The expert is always reluctant to take finesses: he prefers something better than 50%. When you have a two-way guess postpone your decision as late as you dare – find out about the other suits. The hand with greater length is favourite to hold the high card. With a choice finesse into the safe hand, not the Danger Hand.
Worksheet 9: The Finesse – Teachers’ Notes

A finesse involves leading towards one or more high cards in the hope that opponents’ high cards will be well placed.

Finesse technique: how should we tackle these suits to make the maximum number of tricks?

- Run 9, then Q to finesse 3 times if necessary.
- Low to J, then low towards 10 in case West has Kx.
- Finesse J, then 10 to pick up Qxxx.
- Cash A first when you have 3 cards has Ax.
- Play towards KQ twice in case West.

Variations on the Finesse: Indirect, Ruffing, ‘Obligatory’

- Lead towards QJ twice.
- Lead towards Jx.
- Play A then run Q (in a trump contract).
- Play to Jack, then ruff finesse.
- Play to K (or Q) If it wins duck next time.

The two-way finesse

```
♠ 4
♥ KQJ9532
♦ Q54
♣ J8

♥ K10632
♦ 86
♠ K1073
♥ K3

♥ J87
♥ A10
♦ 92
♣ Q109754
```

Contract: 5♥ (West opened 3♥)
Lead: ♥K
East overtakes and returns a heart.
West wins and exits with a trump
Draw trump, then play ♠KA ruff to get a count.
West has 3 diamonds, play him for ♠Q.

```
♠ K1087
♥ K4
♦ J432
♣ K102

♥ Q42
♥ J1098
♦ K865
♣ J4

♥ AJ9653
♦ AQ
♣ AQ
♦ AQ9
```

Contract: 6♠
Lead: ♥J
Start trump with ♠K. If East has Qxx you have a marked finesse. If West has Qxx cash ♠A, the other heart trick, and 3clubs. If West does not ruff throw him in with ♠Q.

Note: The expert is always reluctant to take finesses: he prefers something better than 50%.
When you have a two-way guess postpone your decision as late as you dare – find out about the other suits.
The hand with greater length is favourite to hold the high card
With a choice finesse into the safe hand, not the Danger Hand.

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