

Handout  
**DECLARER PLAY 1**  
 Beginning Level

BRIDGE



BEGINNING LEVEL	IMPROVING	INTERMEDIATE	ADVANCED	EXPERT
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**DO NOT PLAY A SINGLE CARD BEFORE YOU MAKE A PLAN**  
 That is the most important thing to learn about Declarer Play

*“Any worthwhile book on bridge cardplay will emphasize the importance of making a plan. This should be done at the start of the contract, before you play the first card from dummy.”* Seagram and Bird, 2009.

**WHEN DUMMY GOES DOWN, THANK PARTNER then  
 STOP and PLAN**

<b>HOW TO MAKE A PLAN FOR A SUIT CONTRACT</b>	<b>HOW TO MAKE A PLAN FOR A NO TRUMP CONTRACT</b>
<b>COUNT LOSERS</b>	<b>COUNT WINNERS</b>
Too many?	Not enough?
<b>PLAN</b>	<b>PLAN</b>
STEP 1: Strategy to reduce losers	STEP 1: Strategy to find some more winners.
STEP 2: Play techniques needed	STEP 2: Play techniques needed

**SUIT CONTRACTS**

**HOW TO COUNT LOSERS<sup>1</sup>**

Counting from the LONG HAND (the hand with the most trumps) count the LOSERS in each suit between the two hands. **Be pessimistic.**

*Example: South is the Long Hand and the contract is 1S (S)*

<b>North's hand</b>				
♠AK32	♥AQ2	♦852	♣432	
<b>South's hand</b>				
♠QJ1098	♥763	♦762	♣65	
Spades = 0 losers	Hearts = 2 losers	Diamonds = 3 losers	Clubs = 2 losers	<b>Total = 7</b>

7 losers. Too many! You can only afford to lose 6. **PLAN:** A strategy to reduce the losers by one.

**POSSIBLE STRATEGIES include:-**

- ♦ DISCARD A LOSER
- ♦ RUFF A LOSER
- ♦ FINESSE
- ♦ ESTABLISH A LONG SUIT

These are the most common strategies you will use. Others are covered in future lessons.

<sup>1</sup> Note that “counting losers” is not the same as a thing called Losing Trick Count (LTC).. You will hear players loosely throwing the terms “losers” around when they are actually meaning LTC. More on LTC another time.

## NO TRUMP CONTRACTS

### HOW TO COUNT WINNERS

Going through each suit, count every card you can win for sure. Sure tricks are those you can win without having to lose the lead. **Be pessimistic.**

*Example:* The contract is 3NT (S). Working from South's hand count winners.

North's hand				
♠AK3	♥AQ2	♦8532	♣432	
South's hand				
♠QJ1098	♥763	♦A	♣AQ10	
Spades = 5 winners	Hearts = 1 winner	Diamonds = 1 winner	Clubs = 1 winner	<b>Total = 8</b>

Not enough winners? Need one more. **PLAN your strategy to make some more winners.**

For this hand, the Clubs are a fairly obvious source. Getting rid of the ♣K makes two more winners. **So the PLAN is to establish along suit.**

## LET'S HAVE A CLOSER LOOK AT THESE STRATEGIES

### RUFF – is “Trumping In”

If you are in a Trump Contract (suit contract) and have nothing left in a certain suit can Trump in or RUFF a loser.

*Example:* South is in 4H.

South's PLAN will be to **RUFF** two losing Spades with Dummy's Trumps (Trump in).

**N**

♠ 4  
♥ K9865  
♦ A4  
♣ 86432

**S**

♠ A82  
♥ AQJ75  
♦ K9  
♣ 975

#### SOUTH COUNTS LOSERS

Spades = 2, Hearts = 0, Diamonds = 0, Clubs = 3.

South can see that nothing can be done about the Clubs so plans to RUFF the losing Spades. Dummy has lots of Trumps to Ruff with so that is not a problem.

- Once you win a trick, take the outstanding Trumps first.
- Then cash the ♠A
- Ruff the ♠2 with a Trump in Dummy
- Come back to your hand (best to have kept the ♦K for an entry)
- Ruff the ♠8 with a Trump in Dummy

**Making 10 tricks.**

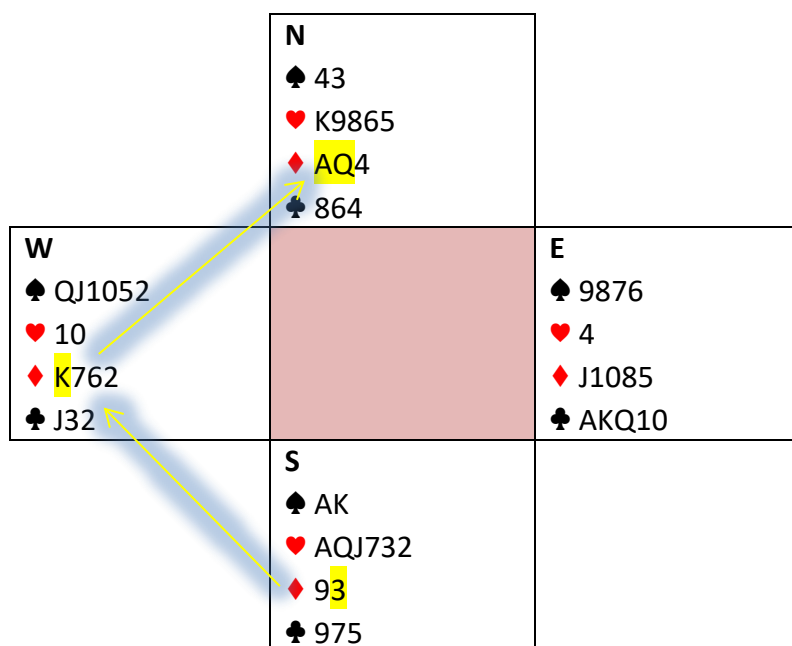
## FINESSE – is about trapping an important missing Honour

Generally, this works 50% of the time. The missing Honour is either in the hand you can trap it in or it is in the other hand. The odds are not grand but often this will be your only choice. If it is the only way you can make your contract, then give it a burl.

*Example:* South is in 4H.

South's PLAN will be to **FINESSE** the Diamonds, hoping to trap the missing **♦K**.

### The whole hand – FINESSE. You are hoping to trap the **♦K**.



**N**  
 ♠ 43  
 ♥ K9865  
 ♦ AQ4  
 ♣ 864

**S**  
 ♠ AK  
 ♥ AQJ75  
 ♦ 93  
 ♣ 975

#### **SOUTH COUNTS LOSERS**

Spades = 0, Hearts = 0, Diamonds = 1, Clubs = 3.

South can see that nothing can be done about the Clubs so plans to Finesse the Diamonds by trapping the **♦K**.

South hopes that the **♦K** is in West's hand and will be trapped.

South bravely plays the **♦3** towards Dummy's **♦Q**.

If West puts a little diamond on, South should play the **♦Q**.

Nerves of steel ... once you have your Plan, stick with it and play the **♦Q**.

If West has the **♦K** you have successfully FINESSED. You have trapped that important missing Honour, the **♦K**.

If it turns out East has the **♦K**, the FINESSE does not work. Never mind. You had nothing to lose as it was the only way to make your contract.

## ESTABLISHING A LONG SUIT

This is about setting up a long suit to make extra winners. Often you might have to purposefully give the opposition a missing Honour in order to set up the long suit.

*Example:* South is in 3NT

South's PLAN will be to **ESTABLISH A LONG SUIT** – the Clubs – in order to make some extra tricks.

**N**

♠ 43

♥ K98

♦ A4

♣ KQJ1098

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**S**

♠ AK

♥ AJ75

♦ K3

♣ 765

As soon as Declarer gets the lead, work away at establishing the Clubs.

Play a high club to entice the Ace out. If the opposition hangs on to their Ace, simply keep playing the clubs until they are finally all set up.

In No Trump play it is usually important to take care of business quickly, before you have to give up your high cards in other suits.

Usually, try to keep a winner in every suit while you go about your Plan.

## A LOSER ON A WINNER

If you are unable to follow suit and there is an extra winner in one hand, simply throw one of your losers off on that winner. Sometimes you have to purposefully set things up to be able to do this.

*Example:* South is in 4S.

South's PLAN will be to **DISCARD A LOSER** – the Club. Throw the losing ♣3 on Dummy's extra Heart winner (♥ K).

**N**

♠ QJ109

♥ K98

♦ 543

♣ 765

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**S**

♠ AK763

♥ AQ

♦ 876

♣ AK3

### **COUNT LOSERS**

Spades = 0, Hearts = 0, Diamonds = 3, Clubs = 1  
4 Losers – What to do?

You will probably lose the first three tricks (Diamonds).

- Win the next trick, whatever the opposition lead.
- Take the outstanding Trumps (no reason not to).
- Cash the ACE and QUEEN of Hearts, making Dummy's KING of Hearts a winner.
- Go back to Dummy and play the KING of Hearts, tossing off your ♣3.

## PLAN THE WHOLE HAND- NOT JUST THE FIRST FEW TRICKS

Otherwise, you often find you are stuck mid-way through.  
Occasionally you might have to change tack but it is easier to divert from a PLAN you had than one that never existed.



## CARRYING OUT YOUR PLAN - TECHNIQUES AND OTHER THINGS

Other things to think about and plan for include certain card play techniques. You probably already know more about some of these than you realise. For example:-  
♦ ENTRIES back to Dummy ♦ TRANSPORTATION between the two hands ♦ DUCKING  
♦ HONOURS FROM SHORT-SIDE FIRST ♦ TAKE TRUMPS FIRST OR NOT ♦ KEEP CONTROL  
These are a few to get us started.

### TO DRAW TRUMPS FIRST OR NOT TO?

Usually this is drummed into us when we first start playing Bridge – and for good reason. Sometimes though, we have to take care of some business first.

*Example*

**RUFF** – If you are planning to RUFF with a trump from Dummy you need to make sure you have a Trump left to Ruff with

### TO TAKE WINNERS OR NOT TO TAKE?

In No Trump contracts, it is usually right to hang on to winners in each suit (keep control) until you have taken care of business and established your extra winners. This is not usually the case in a suit contract but all hands are different.

### HONOURS FROM THE SHORT-SIDE FIRST

Be careful not to block yourself in – cash honours in the short-side first, then go over to the long-side and cash the rest.

**N**

♠ QJ1098

\_\_\_\_\_

**S**

♠ AK3

To cash these Spades, play the ACE and KING of Spades first, THEN go over to North's hand to cash the rest.

## CARD COMBINATIONS

As you gain more experience, knowledge about correct play of certain card combinations will help. To maximize your chances of an extra trick there are best ways to play certain holdings. A few are included at the end of this handout.

Others things including knowing a bit about probability are covered in future lessons.

## DECLARER PLAY - SUIT CONTRACTS

1. South is in 4H. COUNT LOSERS from the long hand. WEST leads ♠Q. What is your plan?

N

♠ A82

♥ K64

♦ Q972

♣ 843

\_\_\_\_\_

S

♠ 94

♥ AQJ753

♦ AK

♣ 975

### COUNT LOSERS

♠ = 1

♥ = 0

♦ = 0

♣ = 3

\_\_\_\_\_

Total = 4

Too many?

What can I do to reduce the losers?

### PLAN: DISCARD A LOSER ON A WINNER

Think

The three losing Clubs are out of my hands so I need to make sure I do not lose a spade.

My ♦Q can eventually become a winner.

I will throw my losing spade on the winning ♦Q.

- First I will have to cash the ♦A and ♦K to promote the ♦Q as a winner.
- In order to get back to the Dummy to play the ♦Q, my only entry is the King of Trumps.
- Therefore I cannot take a whole three rounds of Trumps first. I have to take care of business first (making the ♦Q a winner).

I *can* take two rounds of Trumps though.

Then cash the ♦A and ♦K

Then play the 3<sup>rd</sup> round of Trumps to the King of Trumps in Dummy.

THEN I will play ♦Q, discarding the losing spade on it.

### HOW TO PLAY THIS HAND

1. Win ♠A. Take two rounds of Trumps in Declarer's hand.
2. Play A and K of Diamonds so that ♦Q in Dummy is a winner.
3. Play a small Trump to the King of Trumps in Dummy.
4. Play the ♦Q and discard your losing four of Spades.

2. South is in 4S. COUNT LOSERS from long hand. WEST leads ♣Q. What is your plan?

**N**

♠ 72

♥ J64

♦ K2

♣ A86532

\_\_\_\_\_

**S**

♠ AKQJ104

♥ 865

♦ A84

♣ 4

**COUNT LOSERS suit by suit**

♠ = 0

♥ = 3

♦ = 1

♣ = 0

\_\_\_\_\_  
Total = 4

Too many?

What can I do to reduce the loss?

**PLAN: RUFF A LOSER**

Think

The 3 losing Hearts are out of my hands.

I need to get rid of a Diamond.

- I could ruff a Diamond in Dummy BUT I will need to keep a spare Trump in Dummy to ruff with.
- Therefore I cannot afford to draw all Trumps immediately.

**HOW TO PLAY THIS HAND**

1. Win the first trick with ♣A.
2. Take one rounds of Trumps, keeping one Trump in Dummy.
3. Play a small Diamond from Declarer's hand to Dummy's ♦K. (Short-side first)
4. Play a small Diamond from Dummy back to Declarer's ♦A.
5. Play your last Diamond (♦4) back to Dummy for a ruff.

NOW take the rest of your Trumps.

3. South is in 6S. COUNT LOSERS from long hand. WEST leads ♥7. What is your plan?

N

♠ AQ932

♥ K43

♦ Q85

♣ 87

\_\_\_\_\_

S

♠ KJ1086

♥ AQ2

♦ K6

♣ AQ6

#### COUNT LOSERS suit by suit

♠ = 0

♥ = 0

♦ = 1

♣ = 2

\_\_\_\_\_

Total = 3

Too many?

What can I do to reduce the loss?

### PLAN: FINESSE

Think

I have to lose a Diamond trick (♦A) – that is probably out of my hands.

I can only afford to lose one trick.

How can I not lose any Clubs?

- I can try for one less loser in Clubs by finessing to the ♣Q.
- If that works I can RUFF my last Club(plenty of spare Trumps in Dummy).

The Finesse is not good odds (50-50) but there is no other way.

After drawing Trumps, I will need to be in Dummy to try the finesse (playing the ♣7 through East's hand towards my ♣Q. I am hoping the ♣K is in East's hand and it will be trapped.

### HOW TO PLAY THIS HAND

1. Win the lead. Draw trumps finishing in Dummy's hand.
2. Play a small club from Dummy towards the ♣Q.  
If East plays small, NERVES OF STEEL, play the ♣Q.
3. If the ♣Q wins, play the ♣A and ruff the third club.

If it turns out that West had the ♣K, *c'est la vie*, nothing lost nothing gained.

4. South is in 7S. COUNT LOSERS from long hand. WEST leads ♥Q. What is your plan?

**N**

♠ A6

♥ AK7

♦ A10

♣ AK10762

\_\_\_\_\_

**S**

♠ KQJ1095

♥ 432

♦ J7

♣ 63

**COUNT LOSERS suit by suit**

♠ = 0

♥ = 1

♦ = 1

♣ = 0

\_\_\_\_\_  
Total = 2

Too many?

What can I do to reduce the losers?

**PLAN: ESTABLISH A LONG SUIT**

Think ... hmmm. This one is a bit harder.

I cannot lose any tricks.

I somehow need to get rid of a small Heart and a small Diamond.

- If I can make Dummy's clubs **all** winners, I could throw a losing diamond and a losing heart on them.
- We have eight clubs so the opposition have five. There is a good chance they will split 3-2 (three in one hand and two in the other).
- If I play three rounds of Clubs the opposition will probably run out of them, making Dummy's all winners – **YOUR LONG SUIT WILL BE ESTABLISHED.**
- I will play the Ace and King of Clubs and then RUFF a small club in my hand. Then, hopefully the rest of the clubs will be winners (if not just Ruff again).

**HOW TO PLAY THIS HAND**

1. Win the lead and take the outstanding Trumps
2. Cash the Ace & King of Clubs and Ruff a small club in your hand.  
The rest of Dummy's clubs are now all winners (if not just Ruff again).
3. Go back to Dummy and play another club – throw your losing ♥2 on it.
4. Go back to Dummy again and play another Club – throw your ♦7 on it.

**Making all 13 tricks**

## DECLARER PLAY - NO TRUMP CONTRACTS

South is in 3NT. COUNT WINNERS. WEST leads ♣5. What is your plan?

**N**  
♠ AQ3  
♥ 95  
♦ AQ107  
♣ 432

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**S**  
♠ 872  
♥ A63  
♦ KJ93  
♣ AK6

### COUNT WINNERS suit by suit (Sure tricks only – not probable tricks)

♠ = 1  
♥ = 1  
♦ = 4  
♣ = 2

Total = 8      Not enough? Where can I get another trick from?

### PLAN: FINESSE

- The only possible way to make an extra trick is the ♠Q.
- I will need to try for a FINESSE.  
Hope the ♠K is in West's hand and I can trap it.
- The odds are 50-50 but I have no other choice.

### HOW TO PLAY THIS HAND.

1. Win with the ♣A then try the FINESSE straight away before the opposition take your only heart winner.
2. Play the ♠2 from your hand towards Dummy's ♠Q, hoping to trap the ♠K in West. Nerves of steel ... put up the ♠Q. Of course if West *does* plays the ♠K you should cover it with your ACE and then cash your QUEEN.

2. South is in 3NT. COUNT WINNERS. WEST leads ♠Q. What is your plan?

**N**  
♠ K85  
♥ AJ63  
♦ AK102  
♣ K7

---

**S**  
♠ A6  
♥ 1082  
♦ 843  
♣ QJ1096

### COUNT WINNERS suit by suit (Sure tricks only)

♠ = 2  
♥ = 1  
♦ = 2  
♣ = 0

Total = 5      Not enough? Where can I get another 4 tricks from?

### PLAN: ESTABLISH A LONG SUIT

The Club suit has extra winners if I can get rid of the ♣A. I need to be careful to keep my entry back to the Clubs (via the ♠A).

- My ♠A is the only entry. I'll use ♣K to fish out the ♣A. If they hold up, I'll just keep playing Clubs until the ♣A surfaces.

### HOW TO PLAY THIS HAND

1. Win the lead with Dummy's ♠K, preserving the ♠A entry.
2. Play ♣K. Then keep playing Clubs until the opposition give up their ACE.
3. Enter Declarer's hand with the ♠A and play the now-established Clubs.

## CARD COMBINATIONS

There are certain correct ways to play certain card combinations in order to make extra tricks. Hundreds of combinations exist. All combinations involve one of three simple techniques:-

1. Leading towards an Honour
2. Finessing
3. Ducking

EXAMPLE

### Leading towards an Honour

<i>Dummy</i>	K7	
<i>West</i>		<i>East</i>
A10953		QJ62
	<i>Declarer</i>	
	84	

To make one trick from this suit, Declarer must lead a small card from his hand towards Dummy's King, hoping W has the Ace

### Simple Finesse

<i>Dummy</i>	AQ	
<i>West</i>		<i>East</i>
KJ953		10762
	<i>Declarer</i>	
	76	

If Declarer needs two tricks from this suit, the only hope is to finesse the Q, then play the Ace for two winners. This will work any time West holds the King.

### Ducking

<i>Dummy</i>	AK5432	
<i>West</i>		<i>East</i>
Q109		J8
	<i>Declarer</i>	
	76	

If Declarer needs five tricks from this suit and has no other entries, play a small card from each hand on the first trick. Five tricks can then be made any time the split is 3-2.

Example

<i>Dummy</i>	Q54	
<i>West</i>		<i>East</i>
?		?
	<i>You</i>	
	A62	

**You need two tricks from this combination. How do you play this combination?**  
Lead a small card from your hand towards the Q.

<i>Dummy</i>	KJ52	
<i>West</i>		<i>East</i>
?		?
	<i>You</i>	
	Q43	

**How do you play this combination to give yourself the best chance of making three tricks?**  
Play small to Dummy's J. If J holds return to Your hand in some other suit. Lead another Small card to Dummy's King.

**Card Combinations** are too numerous to mention here but having knowledge of them is fundamental to good Declarer Play. Perhaps consider getting yourself a good book or download.

## REFERENCES AND FURTHER READING

The best books in our Bendigo Bridge Club Library for Beginning level are highlighted below.

Bergen, M. 2004. *Declarer Play the Bergen Way*. Bergen Books: Florida.

Berthe, R. and Lebely, N. 2022. *Step by Step. Playing Suit Contracts*. Master Point Press: Toronto.

Bird, D. 2023. *Twelve Important Bridge Lessons on Declarer Play*. Master Points Press: Toronto.

Hayden, D. 1969. *Winning Declarer Play*. Robert Hale and Co: London.

Kantar, E. 2002. *Topics in Declarer Play at Bridge*. Masterpoints Press: Toronto.

Kaplin, F.L. 1972. *The Finesse*. Robert Hale & Company: London.

Seagram, B. 2020. *Barbara's Bridge Tips*. Master Point Press: Toronto.

Seagram, B and Bird, D. 2012. *Declarer Play at Bridge. A Quizbook*. Master Point Press: Toronto.

Seagram, B and Bird, D. 2009. *Planning the Play of a Bridge Hand*. Master Point Press: Toronto.

### FREE ways to practice Declarer Play while at the airport or watching the kettle boil.

**Bridge V+** - I have this downloaded on my phone for free. No need to take any notice of the Bidding but the Declarer Play is great practice. No doubt there are many similar free apps.

**Bridge Baron or Jack** – these old CD's are great as they take you up to the Declarer Play levels you are ready for. I believe there are some free-online versions. These are Declarer Play only, no bidding.

**Rob Hanley's Durham BBC You Tubes** – No need to worry about the Bidding for now but he explains the Declarer Play well. There are lots of other You Tubes for free – see what suits you best and who you like.

There should be lots of free things around. We will try to put these online for you under Education as we find them. Let us know what you come across!