

**Board 1**

South Deals  
None Vul

♠ Q 10 9  
♥ Q 6 5  
♦ A 6 5 4 3  
♣ Q 5

♠ 6 2  
♥ 7 4 3  
♦ K Q 10 9  
♣ K 7 3 2



♠ K 8 7 4 3  
♥ J 2  
♦ J 7 2  
♣ A 6 4

♠ A J 5  
♥ A K 10 9 8  
♦ 8  
♣ J 10 9 8

West	North	East	South
			1 ♥
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	
4 ♥ by South			
Lead: ♦ K			

**Count Your Winners:**

You have likely five Heart winners (estimated) and two (maybe 3) Spade winners, and the ♦ A. There are chances for a Club trick or two.

You have 8 tricks without the Clubs, but if you need them then 10. Plus one if the Spade finesse wins.

**Count Your Losers:**

You potentially have a Spade loser (or not, if the finesse works), likely no Heart losers. There are no Diamond losers from your hand, but 2 Club losers. 2 or 3 losers.

You can establish up to two Club tricks, and that will probably be enough tricks to make your game. Also, if the Spade finesse works, you won't lose a Spade (and have one more winner).

**Since neither of these techniques require any trumping, you should draw trumps.**

**You will have enough winners, and not too many losers, so you can draw trumps.**

Draw the trumps, and then work on establishing some Club tricks.

At some stage, when the lead is in North, lead a Spade for a finesse. *This might be as you draw the third trump with the ♥ Q.*

**Board 2**

South Deals  
None Vul

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

♠ 10 5 2  
♥ 7  
♦ Q 9 3 2  
♣ Q J 10 7 2



♠ A 4 3  
♥ K 5 4 3  
♦ K 8 7 4  
♣ 9 8

♠ K Q 9 7  
♥ A J 10 8 6  
♦ 10 6  
♣ A 5

West	North	East	South
			1 ♥
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	
4 ♥ by South			
Lead: ♣ Q			

**Count Your Winners:**

You have 4 or 5 Heart tricks (depending on the finesse), the ♦ A and the ♣ AK. Since it looks like you need the Spades, you should count two (or maybe 3) tricks there. You have 4 or 5 Heart winners, and three minor tricks, so 7 or 8 tricks. With the Spades you will get 2 (or 3) so 9 or 10 tricks depending on the Heart finesse.

**Count Your Losers:**

You might finesse the Heart King, but might lose it. You will definitely lose the ♠ A, and possibly a Diamond. Don't count on losing any Clubs from the long trump hands point of view.

You have two likely losers (♠ A and ♦ K) and the possibility of the Heart King losing.

**You don't have too many losers, and will hopefully have enough winners. You should draw trumps, with the aid of a finesse.**

At some stage (after trumps) play Spades to establish those tricks.

**Board 3**

South Deals  
None Vul

♠ J 8 5

♥ K Q 10 8

♦ K 7 6 5

♣ J 8

♠ A K 6 2

♥ —

♦ J 10 9 2

♣ 7 6 5 4 2



♠ Q 10 4 3

♥ J 6 4 2

♦ Q 8 4

♣ Q 3

♠ 9 7

♥ A 9 7 5 3

♦ A 3

♣ A K 10 9

West	North	East	South
			1 ♥
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	
Lead: ♠ A			

**Count Your Winners:**

You have likely 5 Heart winners, 2 Diamonds and 2 Clubs. There is the potential to get one extra Club trick, using the ♣ J and ♣ T9 to possibly finesse the ♣ Q. You have 9 winners, with the potential for 1 or 2 more.

**Count Your Losers:**

You have two top Spade losers, and no other immediate losers. The lower Clubs might not be winners, but might become winners, possibly via a finesse, or by losing one and winning the other.

***You don't seem to have too many losers, and you seem to have enough winners, so you should try to draw trumps.***

The 4-0 trump split should make you stop and think. Since your trumps are very good, you should lead the ♥ K or ♥ Q first to retain one high honour in both hands. You might be able to catch the ♥ J and not lose one. You might need to establish one of those Clubs while you have trumps left in case they play Spades and you are forced to trump.

If trumps had split nicely, then there would be no problem. When the trumps split 4-0, maybe take a minute to work out the implications of drawing all of them.

**Board 4**

South Deals  
None Vul

♠ Q J

♥ J 9 7

♦ 9 4 3

♣ A K 7 6 5

♠ A K 9 3

♥ 10 6 3

♦ J 10 2

♣ 9 8 3



♠ 8 7 6 5 2

♥ 5 4

♦ K Q 8

♣ Q J 4

♠ 10 4

♥ A K Q 8 2

♦ A 7 6 5

♣ 10 2

West	North	East	South
			1 ♥
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	
Lead: ♠ A			

**Count Your Winners:**

You have likely 5 Heart winners, plus the ♦ A and ♣ AK, for only 8 winners.

**Count Your Losers:**

You have two top Spade losers, and potentially 2 or 3 Diamond losers.

***You have too many losers, and not enough winners. DON'T DRAW TRUMPS.***

You need extra tricks, and you probably can't get any from the Spades or the Diamonds. Your only hope is to establish the Clubs.

If you play the ♣ A and then ♣ K and then trump a Club, you might be able to establish the ♣ 7 and ♣ 6 as the extra winners that you need.

***You will need an entry back to the Club winners, and the only sure entry is the ♥ J.***

When your Clubs are established (2 extra winners, to discard two Diamond losers), you can **NOW DRAW TRUMPS**, but you need to play the ♥ A and ♥ K first, and then draw the third round of trumps with the ♥ J as the entry to the Club winners.

*If the Defenders lead a third round of Spades, you must ruff in your hand, to keep the three Hearts as the entry to the Clubs.*

**Board 5**

South Deals  
None Vul

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

♠ 5 4  
♥ Q 8 7 6  
♦ 10 8 6  
♣ A K Q J



♠ 6 3 2  
♥ 9 5 4 3  
♦ J 9 7 2  
♣ 10 9

♠ A K Q J 10 8  
♥ A K 2  
♦ 5 4 3  
♣ 3

West	North	East	South
			1 ♠
Pass	2 ♣	Pass	3 ♠
Pass	4 ♠	Pass	4 NT <sup>1</sup>
Pass	5 ♣ <sup>2</sup>	Pass	6 ♠
Pass	Pass	Pass	

1. Asking for Keycards

2. 1 or 4 Keycards for Spades

Lead: ♣ A

*Your bidding was a little ambitious.*

**Count Your Winners:**

You have 6 Spade winners, plus 2 Hearts, and 3 Diamonds.  
11 Winners.

**Count Your Losers:**

You have the Club loser, and it's hard to see, but the ♥ 2 is a loser.  
Possibly 2 losers.

***You have too many losers, and not enough winners. DON'T DRAW TRUMPS YET.***

You should focus on the Heart loser, since the Club loser is inescapable, and probably loses at trick one.

The Heart can either be finessed, or ruffed in Dummy. The finesse is only 50-50, but it looks safe to try to ruff the Heart *before drawing trumps*.

Lead the ♥ A then ♥ K, and so long as no-one trumps you, lead the third Heart and ruff it (no-one can overruff, your trumps are so good).

*Once you have done that, now draw trumps!*

**Board 6**

South Deals  
None Vul

♠ J 8 6 2  
♥ K Q 10  
♦ 8 6 4 3 2  
♣ 5

♠ —  
♥ 9 8 7 4 2  
♦ A K Q 5  
♣ 10 9 8 6



♠ 10 5 4 3  
♥ 6 5  
♦ J 10 9  
♣ K Q J 7

♠ A K Q 9 7  
♥ A J 3  
♦ 7  
♣ A 4 3 2

West	North	East	South
			1 ♠
Pass	2 ♠	Pass	4 ♠
Pass	Pass	Pass	
Lead: ♦ A			

**Count Your Winners:**

You have likely 5 Spade winners, plus three Hearts, and the ♣ A. You have 9 winners.

**Count Your Losers:**

Although it is not immediately obvious, you have one Diamond loser, and up to 3 Club losers.

***You have too many losers, and not enough winners. DON'T DRAW TRUMPS YET!***

The Diamond loser is not going anywhere, and you can't discard any losers, or establish any tricks.

You need to try to ruff as many Clubs as you can in Dummy, *before drawing trumps*.

Win the lead, and play the ♣ A and a low Club, trumping it in Dummy. If you can cross back to your hand, *without using any trumps*, then do it (play a Heart to the Ace).

Lead another Club and trump it.

If you can do it again, then try it.

Every Club you ruff in Dummy is one extra trick for you, and one fewer loser.

Eventually it will stop working, and you should draw trumps if you can.

The bad trump split will slow you down a little, but it should be possible to make 10 or maybe 11 tricks.

**Board 7**

South Deals  
None Vul

♠ K 3 2

♥ A 6 5 4 3

♦ 4 3

♣ 5 4 3

♠ 6 4

♥ J 10 7

♦ K J 10 5

♣ A K Q 8



♠ 8 7 5

♥ 9 8

♦ Q 9 8 7 6

♣ 7 6 2

♠ A Q J 10 9

♥ K Q 2

♦ A 2

♣ J 10 9

West	North	East	South
			1 ♠
Dbl	2 ♠	Pass	3 ♠
Pass	4 ♠	Pass	Pass
Pass			
Lead: ♣ A			

**Count Your Winners:**

You have five Spade winners, plus 3 or maybe more Heart winners, and the ♦ A.

You have 9 tricks, and possibly one or two more with the Hearts.

**Count Your Losers:**

You have three Club losers, and the second Diamond.  
You have 4 losers.

*You might have enough tricks on this hand, but you have too many losers.*

**DON'T DRAW TRUMPS JUST YET.**

Sadly, the Club losers and the Diamond loser are in the same length (three Clubs, opposite 3 Clubs), so you can't discard any, or trump any.

The only suit that can be established is the Heart suit.

Your only hope here is that the Hearts split nicely, and the two little Hearts become winners. Note that if the Hearts split poorly (4-1 or 5-0) then you can't trump any before the opponents trump you.

Since you need the Hearts to split nicely, you *should draw trumps*. Make sure to play the ♥ K and ♥ Q first, then the low heart to the ♥ A and hopefully get to enjoy the ♥ 4 and ♥ 3 as additional winners, and discard some losers.

**Board 8**

South Deals  
None Vul

♠ 9 8 7

♥ A 6 3 2

♦ 6 5

♣ A 4 3 2

♠ 6 4

♥ Q 10 7

♦ K J 9 8

♣ Q J 10 9



♠ 5 3 2

♥ J 9 8

♦ A Q 10 7

♣ 8 7 6

♠ A K Q J 10

♥ K 5 4

♦ 4 3 2

♣ K 5

West	North	East	South
			1 ♠
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	Pass	Pass
Pass			
Lead: ♣ Q			

**Count Your Winners:**

You have 5 Spade winners, two Hearts, and 2 Clubs.  
You only have 9 winners.

**Count Your Losers:**

You have one loser in Hearts, and up to 3 Diamond losers. If you overlook the third Diamond loser, then you might misplay this hand.

*You don't have enough winners, and you have too many losers.*

**DON'T DRAW TRUMPS JUST YET.**

There is a chance that the Hearts will split 3-3, and the the fourth round of Hearts will be a winner, however, you might have lost too many tricks before then.

The easier solution is to trump a Diamond loser in Dummy, *before drawing trumps*.

This means that you must lead Diamonds, and lose the trick. Get the lead back, and lead another Diamond and lose. Then you can trump the third round of Diamonds.

This gains you a winner, and eliminates a loser.

**Now draw trumps.**

**Board 9**

South Deals  
None Vul

♠ 10 9 5

♥ A K Q 6

♦ J 9 5 3

♣ A 4

♠ K 8 2

♥ 7 5

♦ 10 7 6 2

♣ Q J 10 6



♠ A 3

♥ J 10 9 8 2

♦ 4

♣ K 7 5 3 2

♠ Q J 7 6 4

♥ 4 3

♦ A K Q 8

♣ 9 8

West	North	East	South
			1 ♠
Pass	2 ♦	Pass	3 ♦
Pass	4 ♠	Pass	Pass
Pass			
Lead: ♣ Q			

**Count Your Winners:**

You likely have three Spade winners, plus three Heart winners, plus four Diamond winners, and the ♣ A. You have up to 11 winners.

**Count Your Losers:**

You are missing the ♠ A and ♠ K which will likely both be losers. You are also at risk of losing the second round of Clubs. You have 3 losers.

**You have plenty of winners, and not too many losers.**

***This is a sign that you should draw the trumps.***

Although the ♠ A and ♠ K win, if you can draw all the trumps, then you won't get ruffed.

You can win up to 11 tricks, but if the Defenders have led Clubs already and taken their Club trick, then you can get at most 10 tricks.

*Having good trumps or weak trumps is not the indicator whether to draw trumps or not.*

**Board 10**

South Deals  
None Vul

♠ K 9 4

♥ K 9 3 2

♦ 3

♣ K 8 6 5 3

♠ 8 6 3 2

♥ Q J 10

♦ J 2

♣ A J 10 2



♠ 5

♥ 8 7 5 4

♦ K Q 10 9 6 4

♣ Q 9

♠ A Q J 10 7

♥ A 6

♦ A 8 7 5

♣ 7 4

West	North	East	South
			1 ♠
Pass	3 ♠	Pass	4 ♠
Pass	Pass	Pass	
Lead: ♥ Q			

**Count Your Winners:**

You have 5 Spade winners, and 2 Heart winners, and the ♦ A. The ♣ K might be a trick. You have 8 or possibly 9 winners.

**Count Your Losers:**

You have one or two Club losers, and up to 3 Diamond losers. *Don't assume that the Diamonds will take care of themselves just because you have a singleton.*

**You have too many losers, and not enough winners. DON'T DRAW TRUMPS JUST YET.**

You need to attempt to ruff some Diamonds in Dummy. Win the lead and play the ♦ A and another Diamond to ruff. Get back to your hand using the ♥ A if possible and lead another Diamond to ruff.

If you can ruff a Diamond or two or possibly three, then you might make 10 or 11 tricks.

If you never ruff any Diamonds you will probably go down.

Fortunately the ♣ A is "onside", so you might be able to win the ♣ K if you never lead Clubs from Dummy.

**Board 11**  
South Deals  
None Vul

♠ 7 6  
♥ A 7 3  
♦ 7 6 4  
♣ K Q J 10 9

♠ J 10 4  
♥ 6 4 2  
♦ K Q J 2  
♣ 8 6 2

♠ K Q 9 5 2  
♥ 5  
♦ 10 8 5  
♣ A 7 5 4

♠ A 8 3  
♥ K Q J 10 9 8  
♦ A 9 3  
♣ 3



West	North	East	South
			1 ♥
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	
Lead: ♦ K			

**Count Your Winners:**

You have 6 Heart winners, plus the ♠ A and the ♦ A. There are up to 4 Club tricks available, but you must lose one, and there might be problems getting back to the Clubs. To get those four Club tricks you might need to manage the entries to Dummy.

**Count Your Losers:**

You have potentially 2 Spade losers in your hand, and two Diamond losers, and the ♣ A.

***You have potentially plenty of winners, but lots of losers.***

***DON'T DRAW TRUMPS JUST YET.***

Work out how to get all of those winners, to handle all of those losers.

You can establish the Clubs (via losing the Ace), and that must be done early. To get the Clubs, you will be out of Clubs, and need to cross the lead to Dummy somehow.

The only entry to Dummy is the ♥ A.

So, establish the Clubs *before drawing trumps*. then draw trumps, making sure to end in Dummy to get those Clubs.

You have plenty of winners, so long as you can get them. The Clubs will take care of several losing Diamonds or Spades.

**Board 12**  
South Deals  
None Vul

♠ J 10 7 6 5 4  
♥ J 4  
♦ Q 8 6  
♣ 8 2

♠ K 9  
♥ 9 8 7 5 3 2  
♦ 7  
♣ K Q 10 3

♠ A Q  
♥ 10 6  
♦ J 10 9 3 2  
♣ A 9 7 6

♠ 8 3 2  
♥ A K Q  
♦ A K 5 4  
♣ J 5 4



West	North	East	South
			1 NT
Pass	2 ♥	Pass	2 ♠
Pass	Pass	Pass	
Lead: ♣ K			

**Count Your Winners:**

You have likely 3 (or 4) Spade tricks, and 3 top Hearts and three top Diamonds. You have around 9 winners, which is enough since you are only in 2 ♠.

**Count Your Losers:**

You will lose two or three Spades, and only two Clubs from the longer trump hands point of view. Notice that this time the long trumps are in Dummy, not your hand. The third round of Clubs can be trumped. You have 4 or 5 losers.

***You have enough winners for 2 ♠, and not too many losers.***

***You should draw trumps.***

One advantage of drawing trumps on this hand is that you might be able to crash the Spade honours into each other, and only lose two tricks there, not three. All of the winners in Hearts and Diamonds will be fine after the trumps are drawn.

One way that you might be in trouble is if West leads Diamonds, and then manages to trump you with their ♠ 9, since you lose a Diamond winner, and lose a Spade that you could have avoided possibly.