

RECAP (for Lesson Seven of Ten by Bob Locke)
MAJOR v. minor Opening Hand

- 1) Sort your hand; be alert to a 5-card Major.
- 2) Count your hcp: A-4, K-3, Q-2, J-1; hope to find an Opening Hand 13-21 hcp.
- 3) **OPENER**
 - A. MAJOR SUIT? promises 5+
 - B. minor suit? 1D promises 4+; 1C promises 3+
- 4) **RESPONDER**

to MAJOR Opener:

 - A. single raise, e.g. 1S—2S or 1H—2H: promises 3+ support with 6-9 hcp
 - B. 1NT, denies 3 support, promises 6-9 hcp
 - C. double raise, suggests 4+ support, 10-12 hcp
 - D. new suit, does not deny MAJOR, promises 10+ with a good outside suit

to minor opener:

 - A. suggest 4+ card MAJOR
 - B. lacking such a MAJOR consider A,B,C above

COMMON CONVENTIONS - NEW LESSON

1NT Opening Hand - 15-17 hcp balanced hand

Opener:4432; 5332; 4333; 5422 no singleton or void (no 5-card Major????)

Responder:10+ hcp=G.G. 8-9 hcp=Inv. less than 8 hcp=Weak

- 1) RESPONDER=Captain who pilots strong hand to become Declarer
 - A. **Jacoby Transfer** (promises 5+ card Major, 0+ hcp)
 - B. **2C-Stayman** (promises 8+ hcp and 4 card Major)
 - C. **3NT** (promises 10+ hcp or “Rule of 16”)

A. Jacoby Transfer (convention introduced 1955 by Oswald Jacoby)

Instead of bidding longest suit, Responder TRANSFERS Opener to longest suit by bidding the suit just below it; Declarer then bids that suit and becomes Declarer.

2D transfers Opener to 2H

2H transfers Opener to 2S

This bidding strategy often results in an extra trick or even two because the Opening Lead comes INTO strong hand in fourth seat, as opposed to coming THROUGH strong hand in second seat.

“Lead THROUGH strength, not INTO strength”=good advice for Defenders.

Later Lesson: also possible and sometimes advisable to “relay” to a minor (requiring 6+).

N.B. The weaker the Responder, the more important it is to use Transfer because a weak Responder is little help to Declarer’s Transportation, but each trump in a long suit is a wildcard.

After Transfer has been completed by Opener, Responder pilots Opener to final contract:

2NT=“I am Inv. with only the five I have already showed.”

3NT=“I am G.G. with only the five.”

3S/H=“I am Inv. with 6+.”

4S/H=“I am G.G. with 6+.”

OPENER: “Aye, aye, cap’n.”

B. Stayman (convention introduced 1945 by Samuel Stayman)

With one or both 4-card Majors, Responder bids 2C (just above 1NT) an artificial bid that prompts Opener to rebid Opener's 4-card Major (if one exists).

e.g., 1NT - 2C - **2H/S** — Opener: "I have four hearts." or "I have four spades."
or

Lacking a 4-card Major, Opener rebids **2D** (negative).

Responder—upon hearing a 4-card major from Opener—has four choices:

- 1) 8-9 hcp and a Fit, bid 3 of that major
- 2) 10+ and a Fit, bid 4 of that major (your hcp makes GAME likely)
- 3) 8-9 and no Fit, bid **2NT**
- 4) 10+ and no Fit, bid **3NT** (GAME likely)

or

Upon hearing **2D** from Opener, Responder follows through with the logic in #3 and #4.

Opener—upon hearing #1 or #3—does the math: with 15 hcp Opener passes; with 17 hcp Opener goes to GAME; with 16 hcp Opener looks for other assets to decide GAME or No-GAME. With #2 or #4, Responder has captained the partnership to GAME.

OPENER: "Aye aye, Cap'n."

Or Opener with two 4-card majors, hearing #3 or #4—now knows that Responder's 4-card major is the Other Major, and Opener corrects to that suit using same logic.

C. 3NT (promises 10+ hcp or "Rule of 16")

Responder knows that without a 5-card or 4-card Major, the best contract will probably be NT either at the 1-Level or 3-Level. Responder also knows that just about the worst contract in Bridge is 2NT; you get nothing extra for bidding **and** making 2NT; yet it is much more difficult to make 2NT than 1NT. Therefore a savvy Responder with only Inv. values does not try to pilot Opener to 3NT by bidding 2NT; it is twice as likely Opener will have 15 hcp than 17 hcp.

Responder with G.G. values (10+) yes, by all means jump to 3NT. But Responder with only Inv. values (8-9), look for other assets: high spot cards. No hcp-value is awarded to 10, 9, or 8 but these high spot cards can be extremely valuable to the NT Declarer. Hence "Rule of 16" which dictates that Responder, after counting hcp and finding you are only Inv., then award one additional "point" to every card 8 or above, also adding one point for each A,K,Q or J.

e.g. Axx Qxx xxxx Kxx = 9 hcp, the traditional Inv. Responder after 1NT Opening Bid
but

AT9 Q98 98xx Kxx = 18 using the "Rule of 16"

Therefore with the top hand, Responder should pass 1NT. But with the bottom hand having so many high spot cards to help Declarer, Responder should jump to 3NT. Using "Rule of 16" Responder never need invite GAME by bidding the dangerous and much-resented 2NT.

OPENER: "Aye aye, Cap'n."

NT Opening Bids
Pattern Deal #1 – NT Partscore using Jacoby Transfer

Dealer-N; Ignore vulnerability.

NORTH	
AQ7	
KQ32	
K54	
Q74	
WEST	EAST
K43	JT98
A964	J5
A87	QT2
T95	AK86
SOUTH	
652	
T87	
J963	
J32	

SUGGESTED AUCTION:

1NT		
P, P		P
	P	

FINAL CONTRACT: **1NT**
N as DECLARER must win 7 of 13 tricks.
S=DUMMY, E/W=DEFENDERS

North has a solid NT Opening Hand, 16 hcp and requisite balanced distribution. 4333 is not the ideal, but it is less dreadful in NT than in a Trump Contract. But South regrettably must pass with almost no help at all for North, no long suit, also the dreaded 4333 distribution.

Bidding Dialogue:

- N: **1NT** — “I have 15-17 hcp with balanced distribution—4432 (22%) **or** 5332 (16%) **or** 5431 (13%) **or** 4-3-3-3 (11%) **or** semi-balanced distribution—5422 (11%).”
- E: **P** — “I do not have the right kind of hand for an Overcall, no long suit.”
- S: **P** — “I have 4 measly hcp, not even a Q. If I had a 5-card Major I could help, but nope.
- W: **P** — “We have a good chance of setting 1NT, with South obviously having nothing.

Play-of-the-Hand Likely Sequence:

The JT98 of spades sticks out as a good lead: Top of Sequence. But I think I would be tempted to lead my c-A for two reasons: It gives me a peek at Dummy (who obviously can't have much) and it also signals Partner that I have the c-K if he needs to get me back in the lead later. Many people would advise the s-J, but I think that can wait until trick 2.

Trick 1: E wins c-A

Trick 2: E leads s-J, W is loath to play the K but knows he will be taking the lead with two aces and is able to lead back to W's surefire s-T later on.

I will not even bother to describe how terrible this contract is for North. At least North was not doubled, West probably believing North would try to run into a suit if given a chance to bid again. But where? Never being able to transport the lead to Dummy for finesses, North should just gulp and smile and play quickly without too much grief.

NT Opening Bids
Pattern Deal #2 — GAME CONTRACT JUMP IN NT

Dealer-E; Ignore vulnerability.

	NORTH	
	654	
	7432	
	A98	
	J76	
WEST		EAST
A7		KJ2
AK		QJ5
JT543		KQ76
T983		A54
	SOUTH	
	QT983	
	T986	
	2	
	KQ2	

SUGGESTED AUCTION:

	P	
3N		1N, P
	P, P	

FINAL CONTRACT: **3N**

E as DECLARER must win 9 of 13 tricks.

FINAL CONTRACT: 3N

Bidding Dialogue:

E: **1NT** — “I have 15-17 hcp with balanced distribution—4432 (22%) **or** 5332 (16%) **or** 5431 (13%) **or** 4-3-3-3 (11%) **or** semi-balanced distribution—5422 (11%).”

W: **3N** — “I do not have a 4-card major, so seeking a major fit is probably useless opposite a 1NT opening bid. I do have stoppers in both majors and length in both minors, also 12 hcp which is 27-29 hcp between us, plenty for Game but not enough for the 33 hcp needed for slam. ‘The one who knows goes,’ so I’m just going.”

E: **P** — “Aye aye, cap’n.”

Opening Lead (by S)— s-8, Fourth-from-High

Play-of-the-Hand Likely Sequence:

- Trick 1: E wins s-J
- Trick 2: E leads d-K, N ducks with d-8
- Trick 3: E leads d-Q, N wins A
- Trick 4: N leads c-6, E ducks with c-5, S wins c-K
- Trick 5: S leads h-6, Dummy wins h-K
- Trick 6: Dummy wins d-J
- Trick 7: Dummy wins d-T
- Trick 8: Dummy wins d-5, E discards c-x
- Trick 9: Dummy wins h-A
- Trick 10: Dummy wins s-A
- Trick 11: Dummy leads c-4, E wins c-A
- Trick 12: E wins s-K
- Trick 13: E wins h-Q

2 Losers: c-K, d-A: Final Score 3NT making 5, $40+30+30+30+30 = 160 + 300$ NV Game Bonus = 460 or 500 V Game Bonus E/W = 660.

Rule of 16: To best picture “Rule of 16”, in this deal exchange W’s h-K with South’s h-T which is a loss of 3 hcp in Dummy, which should have a radically different trick result; but it does not.

Rebid the hand. In Standard bidding, where 8-9 hcp is Invitational, not Game-Going, the bidding would now go:

1N-P-2N-P-?

Would E dare accept W’s invitation with 16 hcp instead of 17, having only 1 ace?

Knowing “Rule of 16”, however, E would **not** invite with 2N but would instead still jump to 3N, having 9 hcp and 8 cards 8 or above (therefore comfortably 17). See “Rule of 16” in GLOSSARY.

2NT is perhaps the most **UN**desirable contract in Bridge, achieving no Game bonus but only the same exact score of a 1NT contract making 2 and at much greater risk. “Rule of 16” allows prospective NT dummies to give due weight to “pushers”, valuable spot-cards 10 9 8, which otherwise do not figure in hcp.

Since the reason many Responders invite with 8-9 hcp is that Opener might be max with 17 hcp— not 15 or 16—consider these odds:

15 hcp — 4.5 % 16 hcp — 3.3 % 17 hcp — 2.4 %

The 1NT Opener is almost 4 times more likely to have only 15 or 16 than to have 17 hcp — 7.8 % to 2.4 %. This is where re-evaluating high spot cards 10 9 8, especially in sequence with low honors— JT98, for example— can be extremely telling.

N.B.: Since using “Rule of 16” means Responder never bids 2NT but either Passes or jumps to 3NT, the 2NT bid is now available for a 4-Way Transfer/Relay to diamonds. This is desirable when Responder is weakish with a 6+ card diamond suit like the club suit in NT Pattern Deal #7.

NT Opening Bids
Pattern Deal #3 — MAJOR Partscore using Jacoby Transfer

Dealer-S; Ignore vulnerability.

NORTH	
976	
JT732	
A9	
J63	
WEST	EAST
K43	J85
A86	95
J84	KT752
9754	AQ8
SOUTH	
AQT2	
KQ4	
Q63	
KT2	

SUGGESTED AUCTION:
 2D, P
 P, P P, P
1NT, 2H

FINAL CONTRACT: **2H**
 S as DECLARER must win 8 of 13 tricks.
 N=DUMMY, E/W=DEFENDERS

The bidding makes clear to N that Game (25-26 hcp) is not likely, and so N stops bidding at first opportunity after establishing best probable trump suit, at least 7 hearts between them.

Bidding Dialogue:

- S: **1NT** — “I have 15-17 hcp with balanced distribution—4432 (22%) **or** 5332 (16%) **or** 5431 (13%) **or** 4-3-3-3 (11%) **or** semi-balanced distribution—5422 (11%).”
- W: **P** — “I do not have the right kind of hand for an Overcall.”
- N: **2D**—”I have 5+ h. My hcp is concealed for the moment. I want you, Partner, to play this hand with hearts as trump; I am making a conventional bid: Jacoby Transfer.”
- S: Announce “Transfer” to clarify to opponents that your partnership uses this convention.
- N: **P** — “I, too, do not have the right kind of hand for an Overcall.”
- E: **2H** — “I complete your Transfer at the lowest level. You know I might have only 2.”
- S: **P** — “Same as before.”
- W: **P** — “We do not have enough hcp for Game, and as I have only the 5 hearts I have already promised you, a Partscore at 2H is the best we can hope for.”
- E: **P**— “Same as before.”

Note: The Jacoby Transfer is not new (1956) but there are still some beginning players who prefer to simply respond to 1NT with their best suit. The advantage of the Transfer, however, is significant, usually resulting in an extra trick or sometimes even two since the opening lead comes **into** the strong hand, rather than **through** it. It is not completely incumbent upon Opener to complete the Transfer, but it is almost always the wisest course.

A huge advantage of the Transfer is that a very weak Responder can get Opener out of a doomed 1NT contract (when Opponents have more hcp on their side) and into a suit where Responder is long and can therefore take tricks with little trumps.

Opening Lead (by W)— d-4 (Don't lead away from an A or K. A little card shows an honor.)

Play-of-the-Hand Likely Sequence

Trick 1: W leads d-4, E wins d-K

Trick 2: E returns partner's lead, leads d-5, Dummy wins d-A

Trick 3: Dummy leads h-2, S=h-Q, W wins h-A

Trick 4: W leads c-4, E wins c-A

Trick 5: E leads another c-8, S wins c-K

Trick 6: S leads and wins h-K

Trick 7: S leads d-Q and discards loser c-J in Dummy

Trick 8: S leads h-4, Dummy wins h-J (trump now pulled)

Trick 9: Dummy leads s-6 to finesse s-Q, W wins s-K

Trick 10: W leads c-7, Dummy trumps

Trick 11: Dummy leads s-7 to finesse S s-T which wins

Trick 12: S cashes s-A

Trick 13: Dummy wins last trump

4 Losers: d-K, h-A, c-A, s-K: Final Score 2H making 3, $3 \times 30 = 90$

+ Part-score Bonus 50 = 140 N/S

NT Opening Bids
Pattern Deal #4 — MAJOR GAME: Jacoby Transfer with G.G. Responder

Dealer-W; Ignore vulnerability.

	NORTH	
	KQ7	
	854	
	A986	SUGGESTED AUCTION:
	984	P, P, P,
WEST	EAST	1NT , 2H, 4H 2D, 3N, P
A43	T65	P, P, P
A76	KQT32	
JT2	K3	
AKJ3	Q65	
	SOUTH	
	J982	FINAL CONTRACT: 4H
	J9	W as DECLARER must win 10 of 13 tricks.
	Q754	E=DUMMY, N-S=DEFENDERS
	T72	

Bidding Dialogue:

- W: **1N** — “I have top of range 1NT 15-17 hcp.”
- N: **P** — “I do not have enough hcp or a good enough suit for an Overcall.”
- E: **2D** — “I have 5+ hearts. My strong hcp is as yet unknown.”
- S: **P** — “I, too, do not have enough hcp or a good enough suit for an Overcall.”
- W: **2H** — “Aye aye, Cap’n. Where to?”
- N: **P** — “Same as before.”
- E: **3N** — “I have Game-Going Values (10 hcp) but only the 5 hearts already promised.”
- S: **P** — “Same as before.”
- W: **4H** — “We have our FIT in hearts. We might make a NT Game, also, with my flat distribution, but I am not sure of your distribution beyond 5 hearts, and it is usually safer to play in a Trump contract than a NT contract.”

Opening Lead (by N): s-K (top of two touching honors, hoping to make the Q good later)

Play-of-the-Hand

After Declarer takes the first trick with s-A (sometimes it’s good to wait, but not here because Declarer wants to immediately establish clubs for a spade sluff) Declarer pulls trump in three leads then turns to clubs for the four immediate tricks there, discarding one of Dummy’s three spades on the fourth club.

Then, while still in Declarer’s hand, Declarer leads a low diamond, hoping for d-A to be *on side*, which it is. This is the proper way to make a finesse, leading low from one hand to the high card in the other hand. N can take d-A now, or later, but because N must play in front of Dummy’s d-K, the d-K will always take a trick. In a finesse situation such as this, it is important for Declarer to ensure *Transportation* at the very first so as to be in the correct hand at the correct time.

Note that if Declarer does not first establish clubs to discard one of Dummy’s losing spades, when Declarer does necessarily lose to N’s d-A, N-S will take two spade tricks instead of, now, only one.

2 Losers: d-A, s-Q: Final Score 4S making 5: 5 X 30 = 150 + Game Bonus, 450 NV or 650 V.

NT Opening Bids
Pattern Deal #5 — MAJOR GAME: Jacoby Transfer with Inv. Responder

Dealer-N; Ignore vulnerability.

NORTH	
Q65	
KQ76	
KJ2	
AQ5	
WEST	EAST
972	K3
JT98	A32
AT9	7654
K74	9632
SOUTH	
AJT84	
54	
Q83	
JT8	

SUGGESTED AUCTION:

1N, 2S, 4S
P, P P, P
2H, 2N

FINAL CONTRACT: **4S**
N as DECLARER must win 9 of 13 tricks.
S=DUMMY, E/W=DEFENDERS

Bidding Dialogue:

N: **1N** — “I have top of range 1NT 15-17 hcp.”
E: **P** — “I do not have enough hcp or a good enough suit for an Overcall.”
S: **2H** — “I have 5 spades. My invitational hcp is as yet unknown.”
W: **P** — “I, too, do not have enough hcp or a good enough suit for an Overcall.”
N: **2S** — “Aye aye, Cap’n. Transfer completed, where to now?”
E: **P** — “Same as before.”
S: **2N** — “I have only Inv. 8 hcp, not G.G., also only the 5 hearts already promised.”
W: **P** — “Same as before.”
N: **4S** — “We have our FIT in hearts and a sure 25 hcp. We might make a NT Game, also, with my flat distribution, but I am not sure of your distribution beyond 5 spades, and it is usually safer to play in a Trump contract than a NT contract.”

Opening Lead (by E against 4S) — Some people might lead Top-of-Nothing in diamonds or clubs, or perhaps d-4 or c-2 (4th from High) but I am a proponent of leading the unbid Major. I would lead h-2, hoping W has strength and will have the opportunity to lead back toward my h-A. (This in fact is the case, but the doubleton heart in Dummy prevents more than one heart trick. Lucky for them they did not choose NT. They would have lost three hearts and d-A.)

The s-K is onside for a successful trap-finesse of E’s K initiated by Declarer’s Q. The c-K is also onside for a trap-finesse initiated by the c-JT in Dummy.

In this 4S contract, E-W should capture only their two aces. 4S making 5 is 30X5=120 plus GAME bonus of 300NV or 500V.

NT Opening Bids
Pattern Deal #6 — MAJOR GAME: 6-card Jacoby Transfer

Dealer-E; Ignore vulnerability.

	NORTH	
	J7	
	K94	
	K9843	
	K76	
WEST		EAST
KQT632		A4
Q872		A65
		QJT2
Q93		AJT4
	SOUTH	
	985	
	JT3	
	A765	
	852	

SUGGESTED AUCTION:
P, P, P,
2H, 3S, P 1NT, 2S, 4S
P, P, P

FINAL CONTRACT: **4S**
E as DECLARER must take 10 of 13 tricks.
W=DUMMY, N-S=DEFENDERS

Bidding Dialogue

Responder's interior dialogue here (compare to Pattern Deal #1 and 2) is: *"I have a 6-card major; so first I bid 2H to transfer Opener. My next bid—3S—tells Partner I have invitational values (8-9 hcp) but 6+ trump, not merely the 5 I promised in my first bid. I invite you to Game if you are Max or Pass if you are Min. But with my 6 and your 2, we have our 8-card FIT in spades."* (A more aggressive Responder would include void in hcp and jump to Game.)

Opening Lead (by S)— h-J (best choice, bad to lead away from K or A.) Declarer covers with h-Q, N with h-K, and Declarer wins with h-A.

Play-of-the-Hand

Declarer takes first trick with s-A and pulls trump in three leads.

Declarer now goes for the *Trap Finesse* in clubs, by leading c-Q first from Dummy, then c-9 (50-50 odds c-K is *onside*). This *Trap Finesse* works, but in the end there are two heart losers.

Score for winning 5 tricks: 5X30=150 plus GAME Bonus 300NV or 500V.

NT Opening Bids
Pattern Deal #7 — minor suit partscore after using Jacoby Transfer

Dealer-S; Ignore vulnerability.

	NORTH	
	3	
	54	
	Q764	
	JT8532	
WEST		EAST
AJT8		K972
A32		JT98
853		AT9
964		K7
	SOUTH	
	Q654	
	KQ76	
	KJ2	
	AQ	

SUGGESTED AUCTION:

P, P	2S, P	P, P
	1N, 3C	

FINAL CONTRACT: **3C**

N as DECLARER must win 9 of 13 tricks.
 S=DUMMY, E/W=DEFENDERS

N.B: Many players in N might opt to pass 1NT with only 3 hcp, but it would be a mistake because in 1NT with good defense N would be down-3, winning only d-KJ, h-Q, c-A. **If E ducks with his d-A until Declarer plays Dummy's d-Q**, Declarer can never get into Dummy's hand. Without getting into Dummy's hand, S cannot finesse; every trick S takes, S must lead away from his high cards. Cruelty to the 1NT Opener to pass with those long clubs.

If, however, N bids as above, 2S transferring S to 3C, N-S easily makes the contract because Declarer can get into Dummy several times by trumping spades and hearts, losing only one trick in each Major. Plus, Declarer can finesse the c-Q. Sure losers: h-A, s-A, d-A.

N.B. I am often asked in tones of wonder, "Can you do a Jacoby Transfer to a minor? I always thought it was for Majors." This hand is a good case example. When Responder is weak but has a 6-card minor --necessary since if you do transfer, you are transferring to the 3-Level-- you are doing partner a huge favor because of problematic transportation to that very weak hand and especially with shortness in Declarer's minor. See here, with the AQ of clubs, N can never get into Dummy's hands unless clubs are trump.

Opening Lead (by W against 1NT) — s-8, 4th from high

or

Opening Lead (by W against 3C) — d-8 perhaps, top-of-nothing, not wanting to compromise his aces in the Majors.

In 1NT at down-3, Penalty Score would be 3 X -50 = 150 for E-W.

In 3C making 3, Score would be 3 X 20 + Part-Score Bonus of 50 = 110 for N-S.

In 3C making 4, Score would be 4 X 20 + Part-Score Bonus of 50 = 130 for N-S

NT Opening Bids
Pattern Deal #8 — Major Suit GAME using Stayman

Dealer-W; Ignore vulnerability.

	NORTH	
	K86	
	T84	
	T85	
	K743	
WEST		EAST
AQT4		J975
QJ73		K2
J2		AQ3
AJT		9865
	SOUTH	
	32	
	A965	
	K9764	
	Q2	

SUGGESTED AUCTION:

P, P, P
1N , 2H, 4S 2C, 3N, P
P, P, P

FINAL CONTRACT: **4S**

W as DECLARER must win 10 of 13 tricks.

E=DUMMY, N/S=DEFENDERS

Bidding Dialogue:

- W: **1NT** — “I have 15-17 hcp with balanced distribution—4432 (22%) or 5332 (16%) or 5431 (13%) or 4-3-3-3 (11%) or semi-balanced distribution—5422 (11%).”
- N: **P** — “I do not have the right kind of hand for an Overcall.”
- E: **2C** — “I have 10 hcp with a 4-card major, perfect for the Stayman Convention, asking my partner for a 4-card major in his 1NT opening hand.”
- S: **P** — “I, too, do not have the right kind of hand for an Overcall.”
- W: **2H** — “In fact I have four cards in **both** majors. As usual to show 4-4, I bid **Up-the-Line**, the lower ranking suit first, leaving room for one of us to bring in the higher ranking suit.”
- N: **P** — “Same as before.”
- E: **3NT** — “The four-card Major you have named is not **my** 4-card major. By bidding NT at this point, I confirm my major is the other one. Also, by jumping to Game in NT, I am telling you that I have at least 10 hcp, therefore making GAME VALUES between us, 25-27 hcp.”
- S: **P** — Same as before.
- W: **4S** — “Aha, this time we have captained each other, you to Game and me to our Golden Fit of 8 spades.”

N.B: A deal with this kind of bidding might play as well or better in NT than in a trump contract. However, usually with an 8-card fit, it’s better to play in a trump contract because after you have pulled trump, you usually have two trump left in each hand, which is like having two additional aces. Exceptions to this rule are many!

Opening Lead (by N)— d-5. Knowing W to have 4-4 in the Majors—because W bid hearts first, then apades—and not wanting to lead away from the c-K so as to keep it behind Declarer’s strong cards, diamonds make sense.

Play-of-the-Hand Likely Sequence

Trick 1: N leads d-5, S wins d-K
Trick 2: S leads c-Q, W wins c-A
Trick 3: W leads d-J, E wins d-Q
Trick 4: E leads s-5, W tries to finesse s-Q, but loses to N's s-K
Trick 5: N cashes c-K
Trick 6: N leads c-4 and S trumps s-3
Trick 7: S leads d-4, W discards h, E wins d-A
Trick 8: E leads s-7, W wins s-T
Trick 9: W leads and wins s-A (pulls last trump from N)
Trick 10: W leads h-3, Dummy plays h-K, S wins h-A
Trick 11: S leads d-9, Dummy wins s-J
Trick 12: Dummy leads h-2, W wins h-Q
Trick 13: W wins last trump

5 Losers: d-K, s-K, c-K, c-trumped in S, h-A: Final Score 4S down 2 @ 50 per trick NV = 200 N/S.

What a disappointment for E/W. But this is good to know about the game of Bridge. Things are never predictable even when you play the odds.

E/W found their 8-card Major Suit Fit and Game-Going Values (10 hcp in East opposite W's NT Opening bid). So what went wrong?

Well, first I remember reading somewhere that 25 hcp will yield GAME in NT only 60% of the time. (That losing 40% looms very large.) Also that 26 hcp will yield GAME in NT 70% of the time: 1 hcp makes a 10% difference. Gee.

Second, about those finesses which, we know mathematically, win only 50% of the time. The way the cards are laid out in N/S in this deal, both the finesses lose—the s-K and the d-K. If those two Ks were reversed, both finesses would win, and the contract would have been made.

That is merely bad luck, just the deal of the hand, those badly placed Ks. There was no bidding to indicate where those Ks were held.

This again shows how Duplicate is so much preferable to Party Bridge. Every E/W partnership faces the same bad finesse situation and will get much the same score at every table in Duplicate. The Party Bridge players, however, will be scratching their heads in the dark, saying to each other pretty morosely, "Well, we SHOULD have made Game, according to the odds."

NT Opening Bids
Pattern Deal #9 – Major Suit Partscore using Stayman

Dealer-N; Ignore vulnerability.

	NORTH		
	QJ32		
	A64		
	KQ82		SUGGESTED AUCTION:
	K4		1N , 2S, P
WEST		EAST	P, P, P
54		A76	
K73		T9852	2C, 3S
AJT3		96	
8765		A93	
	SOUTH		
	KT98		FINAL CONTRACT: 3S
	QJ		S as DECLARER must win 9 of 13 tricks, Partscore.
	754		N=DUMMY, E/W=DEFENDERS
	QJT2		

Bidding Dialogue:

- N: **1NT** — “I have 15-17 hcp with balanced distribution—4432 (22%) **or** 5332 (16%) **or** 5431 (13%) **or** 4-3-3-3 (11%) **or** semi-balanced distribution—5422 (11%).”
- S: **2C** — “I have 8+ hcp and at least one 4-card major. If you have a 4-card major, Partner, please name it.”
- N: **2S** — “I have four spades. You can be certain that I do not have four hearts, also, because if I did have both 4-card majors, I would name the lower-ranking one first.”
- S: **3S** — “Okay, I also have four spades; so we have our Major-Suit Fit. However, I do not have enough hcp (10+) to go to Game. If you are max, you can go.”
- N: **Pass** — “Nope, I am not max. In fact, I am min, just 15 hcp, and only one ace.”

Although N/S may well make 4S because they have two solid suits with KQJT (spades and clubs), plus doubletons well-positioned and a trapped h-K, there is a lot of luck on their side. The many quacks in N’s hand, plus the Dubious Doubleton QJ in hearts (3 hcp that could easily be worth zero), happen to be exactly the right cards in exactly the right place which is why this deal goes so well for N/S. N made the probably wise call of **3S**, leaving the final decision to go to GAME up to Opener. Aggressive partnerships might try for GAME, but 4S could very easily go down without good Declarer play, and without this lucky distribution.

BEWARE: Some deals play just as well in NT as in a trump suit, but not so this deal. In a NT contract, W would undoubtedly lead h-5, and Declarer would run out of heart stoppers in two leads. With so many aces between E-W they would surely get the lead back into W’s hand in order to take three heart tricks, plus their three aces.

This is one of the reasons that most experts will advise playing in a Major trump suit with an 8-card Fit, so as to be able to wrest back the lead when Defenders have established a long suit in a NT contract.

Opening Lead (by W)— d-9 (high-low to show a doubleton in Standard Carding)

N.B. My partners and I have now agreed to play Upside-Down-Count-and-Attitude, which we prefer to Standard Carding (where high encourages and low discourages). We deem low cards easier to determine, usually, and we object to wasting high cards as signals. See GLOSSARY.

Play-of-the-Hand here is anybody's guess, given the opening lead of d-9. Does E play d-3, saving d-A for later, or does E play d-A now, returning a diamond in hopes W led a singleton? Personally I rarely lead from a doubleton because it often sets up tricks for Declarer, as it would here. Seeing the d-9 lead and assuming that it is indeed high-low from a doubleton, Declarer can easily place JT in E and therefore win the KQ and even successfully finesse the 8, depending upon what E does with the initial lead.

After drawing trump (3 leads) Declarer's best play is to attack clubs, needing only to get out the ace to promote three club tricks.

3S is make-able, perhaps even 4S with good Declarer play despite E/W's three aces.

3 Sure Losers: c-A, d-A, s-A.

Final Score 3S making 3, $30 \times 3 = 90 + 50$ Part-Score Bonus = 140.

3S making 4, $30 \times 4 = 120 + 50$ Part-Score Bonus = the dread 170.

Compare 4S making 4, $30 \times 4 = 120$ plus Game Bonus = 420 (NV) or 620 (V).