

**Board 2**  
 East Deals  
 N-S Vul

Take-out Double

♠ A K Q 8 7 5  
 ♥ 10 6 5  
 ♦ 10 8  
 ♣ 8 3

♠ 9 2  
 ♥ A 3 2  
 ♦ K 7 6 3 2  
 ♣ 7 6 2



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

♠ J 6 4 3  
 ♥ K Q 8 4  
 ♦ 9  
 ♣ A Q 10 9

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
3 ♦	4 ♠	1 ♦	Dbl
Pass		Pass	Pass

### Take-out Doubles: "Rule of 14"

1. A "Take-Out double guarantees tolerance for 3 unbid suits and 12 HCP or more. A Takeout Double is like a "3-for-1 Sale!"
2. Responder makes a preemptive weak bid of 3 ♦ over the double to try and block out the opponents. That call promises 5 trumps, with 5-9 HCP.
3. Advancer's hand is worth an opening hand, with that great suit and having no wasted values in the opener's suit. The "Rule of 14" says to add up the length of the suit you want to bid + the HCP in the hand; if it adds up to 14, jump the bidding. Here, advancer has 6 ♠s + 9 HCP = 15 -- so North jumps to game.
4. Counting losers in a suit contract, Declarer should lose 2 ♥s and 1 ♦, and plan to finesse East, the opener, for the ♣ K.

**Board 3**  
 South Deals  
 E-W Vul

**Garbage Stayman**

♠ K 8	♠ J 9 4 3	♠ Q 10 6 2			
♥ 8 5 4	♥ K 9 6 2	♥ A 7 3			
♦ A 10 9	♦ J 8 5 3 2	♦ 7 4			
♣ Q J 9 6 2	♣ —	♣ A 10 7 5			
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N					
W E					
S					
♠ A 7 5					
♥ Q J 10					
♦ K Q 6					
♣ K 8 4 3					

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 N
Pass	2 ♣	Pass	2 ♦
All pass			

**Garbage Stayman**

1. Remember that a Garbage Stayman hand is short in ♣s, and can support every other suit with at least 3 pieces. Responder does not require any points for this bid, since they plan to pass whatever opener's Stayman answer is.
  
2. The opening lead will be the ♣Q, top of a sequence from West. The dummy comes down with that ♣ void, and now opener needs to make their plan. When we count the losers, we do it from the position of the hand with the long trumps -- the "master hand." In this case, that's the dummy. There are 3 ♠ losers, and 1 ♥, and 1 ♦. That's five losers, so it looks like you'll make this 2-level contract.
  
3. Opener must keep control, starting right at trick #1, by discarding a ♠ loser from Dummy's hand and allowing the ♣A in East to win. This "loser on loser" play will promote the ♣K, and it does not allow the defenders to force you to use dummy's trumps, as you need them to draw the outstanding trumps.
  
4. When they see you pitching a ♠, they may return one here - or they might return a trump, hoping to decrease your ♣-ruffing ability. But when you next get in, you can play the ♣K in your hand and discard a ♠ from dummy. You'll end up losing to the ♣A, the ♥A, the ♦A, and the ♠K, making an overtrick. Nicely played!

**Board 6**  
 East Deals  
 E-W Vul

**Finessing**

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		Pass	Pass
1 ♥	Pass	1 ♠	Pass
2 ♥	All pass		


**Finessing**

1. In a suit contract, West starts by counting losers: 2 ♠ losers, 2 ♣ losers, and now West can only afford 1 ♦ loser. (2 ♦ losers will cause the contract to fail.)
2. A "Double-finesse" in ♦s is needed, hoping that the ♦ missing honors are split, one in each defender's hand. West must therefore PLAN to use dummy's ♥'s (trumps!) as 2 entries to take each ♦ finesse.

Remember: Look at the quality of the trumps -- that ♥ 10 is the same as the ♥ Q and ♥ J! Also a double finesse (split honors- one in each hand) is a 75% chance, versus a straight finesse 50% so lets do it!

**Board 12**  
West Deals  
N-S Vul

Opening 2 Clubs

<p>♠ 5 ♥ J 9 6 2 ♦ 10 8 7 4 ♣ 8 6 5 3</p>		<p>♠ 7 2 ♥ 8 7 5 4 ♦ Q J 5 2 ♣ A K 2</p>	<p>♠ A K Q 9 4 ♥ A K Q 10 3 ♦ K 6 ♣ Q</p>
		<p>♠ J 10 8 6 3 ♥ — ♦ A 9 3 ♣ J 10 9 7 4</p>	

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	Pass	2 ♣	Pass
2 ♦	Pass	2 ♠	Pass
3 ♣	Pass	3 ♥	Pass
4 ♥	All pass		

### Opening 2 ♣ with a Shapely Hand

1. 2 ♣ is a big hand which requires 4 losers or less. (Losers are missing Aces, Kings, and Queens, according to the number of cards in the hand.) The 2 ♦ "waiting" call could be made without a single ♦ in the hand. So, 2 ♦ is always forcing.

The 2 ♠ rebid by opener shows 5 pieces, and 3 ♣ by responder, (called the 2nd negative waiting bid), keeps the bidding open for East to further describe the hand. East's rebid shows at least 4 pieces in ♥s, so West's hand grows a little by adding for the ruffing value in the ♠ suit. So now, West's 1 HCP can bid game! Remember a NEW 2nd suit by the opener is forcing to game.

2. The opening lead will be ♣ J, the top of a sequence.

3. At trick #1, the ♣ Q falls, so the Defenders switch to the ♦ Q. Defenders win 2 tricks in ♦s, and shift back to play another ♣. (Forcing Declarer to ruff on the long side of the trump doesn't give any extra tricks to Declarer. This is why you "play what you see" in the dummy, because if Declarer is able to ruff in dummy, on the "short side" of the trumps, that gains Declarer tricks.)

4. After ruffing the ♣, East plays the ♠ A. Next comes a small ♠ from East to ruff in the dummy. Declarer returns to their hand with a trump, so they can ruff another low spade. Ruff with the ♥ J, which can't be overruffed.

5. Drawing the remaining trumps, Declarer will lose 1 ♣ trick and 2 ♦ tricks, making the contract.