

# ANSWERS TO THE DECLARER PLAY QUIZ ON PAGE 24 by DAVID HUGGETT

1.

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

♠ A Q 4  
 ♥ J 7 2  
 ♦ Q 5  
 ♣ A K 9 5 3

You are in 3NT and West leads the ♠J. East plays the ♠K. How do you plan the play?

A quick count of the tricks immediately available shows that you have seven: two spades, three diamonds and two clubs. Obviously, the five-card club suit offers the best prospect of making more tricks, but you have to be careful how you go about it.

Suppose, for example, that you cash the top two clubs hoping for the queen to fall in either one or two rounds. Then you will be disappointed if either defender started with an original holding of Q-10-x-x. (If you cannot make four club tricks, surely the opponents can stop you from making your contract.)

In fact, you can guarantee making four club tricks if the suit breaks 4-1, simply by cashing one top honour and then leading low towards the jack. If West started with a four-card holding, then the jack will provide a trick, while if East originally held four, then, although the jack will fall to the queen, you will have a marked finesse against the ten later. You cash one top honour first, of course, in case there is a singleton queen in either hand.

2.

♠ J 9 8 2	♠ A 7 3	♠ 10 5
♥ Void	♥ J 9 8 6 2	♥ K 10 7
♦ A K J 9 2	♦ 8 7 3	♦ Q 10 6 4
♣ 10 8 5 4	♣ A 2	♣ J 9 7 3

♠ K Q 6 4  
 ♥ A Q 5 4 3  
 ♦ 5  
 ♣ K Q 6

You are in 6♥ and West leads the ♦K followed by the ♦A. How do you plan the play?

This is a borderline slam, to say the least, but the hands fit together quite well and the fate of the contract seems to lie in not losing a trick to the king of hearts. That is indeed quite right, but somehow in the heat of battle – and especially when the stakes are high – things sometimes do not seem as clear as they should. It would be too easy to ruff the second diamond, play a club to the ace in dummy and lead a low heart to the queen. While it is certainly true that taking a trump finesse offers much better odds of success than hoping for a singleton king, you have also to consider the possibility that East might hold all three missing trumps. So instead of leading a low heart from dummy, you should lead the jack. If East covers from an original holding of K-10-7 then you can win in hand, re-enter dummy with a spade and lead the nine of hearts. Whatever East does, he will not make a trump trick.

3.

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

♠ A K J 10 7 2  
 ♥ 7 4 3  
 ♦ Q 3  
 ♣ A 8

You are declarer in 4♠ and West leads the ♥Q. How do you plan the play?

The contract is a sound one, but the chances of making a heart trick diminish when West leads the queen. As it would be inconceivable for West to lead away from the ace, the correct play is to duck in dummy, hoping that East started with a singleton or doubleton ace of hearts. That wish is unfulfilled however when East wins the third heart and leads a low diamond. Now success or failure depends upon not losing a trump and many people have a blind spot in this situation. Superficially, it might appear right to cash a top trump before entering dummy to finesse against the queen. This would be in case West began with a singleton queen. Well, so he might, but he is

four times more likely to have started with a singleton low spade. Therefore, the correct play is to win the diamond switch in dummy and take an immediate finesse against the trump queen. When that works, you go back to dummy with a club and repeat the finesse. This line of attack succeeds whenever East has the queen and no more than four trumps in all.

What would you do if hearts were 5-2 and ducking twice had set up dummy's king? In this case, you could afford to lose a trump trick but you would not want West to get in and give East a heart ruff. So you would play trumps from the top, rejecting all finesses.

4.

♠ 10 8 7 6 5 2	♠ A K Q	♠ J 9
♥ Void	♥ Q 7 6 5	♥ J 10 8 2
♦ K Q J 9	♦ 8 7 5	♦ 10 4 3 2
♣ 8 6 4	♣ Q J 7	♣ A 5 2

♠ 4 3  
 ♥ A K 9 4 3  
 ♦ A 6  
 ♣ K 10 9 3

You are declarer in 6♥ and West leads the ♦K. How do you plan the play?

Another time to be extra vigilant arises when the contract appears easy or when resolving the main problem blinkers you from other issues. Here declarer might think easily, 'I can throw my losing diamond on a long spade from dummy after I have drawn trumps. Then all I will lose is the ace of clubs.' That is all true of course, but there is a hidden snag. Trumps might break 4-0! If West holds all four trumps then you will go down, but if it is East, then careful play will prevail.

Start by playing a low heart to the queen. If West shows out, continue by leading a low heart from dummy. East will probably play the ten but now you win, re-enter dummy with a spade and take a marked finesse against East's jack of trumps. Only then is it right to discard the losing diamond on a spade and knock out the ace of clubs.

All the deals this month involve playing the critical suit in the most efficient manner and being aware of the possibility of bad breaks. ■

# GLOBAL TRAVEL INSURANCE

Amelia House, Crescent Road, Worthing West Sussex, BN11 1RL. ☎ 01903 203933 Fax 01903 211106

Email enquiries@globaltravelinsurance.co.uk Website www.globaltravelinsurance.co.uk

## SUMMARY OF COVER

The following represent the Significant and Key Features of the policy including Exclusions and Limitations that apply per person. A full copy of the policy document is available on request.

### CANCELLATION & CURTAILMENT up to £1,500

If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, the police requiring you to remain at or return to your home due to serious damage to your home, you are covered against loss of travel and accommodation costs.

#### Policy Excess

Standard Policy Excess £50.

For persons aged 61 to 70 years the excess is increased to £100.

For persons aged 71 to 90 years the excess is increased to £150.

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre-existing medical conditions.

### PERSONAL ACCIDENT up to £15,000

A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent total disablement. **No Policy Excess.**

### MEDICAL AND OTHER EXPENSES up to £5,000,000

Including **LIFELINE 24 HOUR WORLDWIDE MEDICAL EMERGENCY SERVICE**

(a) The cost of hospital and other emergency medical expenses incurred abroad, including additional accommodation and repatriation expenses. Limit £250 for emergency dental treatment and £5,000 burial/cremation/transfer of remains. Limit £1,000 for transfer of remains to your home if you die in the UK.

**Policy Excess £75 unless travelling within North or Central America or the Caribbean when increased to £150.**

**For persons aged 61 to 70 years the excess is increased to £150 unless travelling within North or Central America or the Caribbean when increased to £500.**

**For persons aged 71 to 90 years the excess is increased to £300 unless travelling within North or Central America or the Caribbean when increased to £1,000.**

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre-existing medical conditions.

#### (b) HOSPITAL BENEFIT up to £300

An additional benefit of £15 per day for each day you spend in hospital abroad as an in-patient.

**No Policy Excess.**

### PERSONAL LUGGAGE, MONEY & VALUABLES up to £2,000

Covers accidental loss, theft or damage to your personal luggage subject to a limit of £200 for any one article, pair or set and an overall limit of £200 for valuables such as cameras, Jewellery, furs, etc. Luggage and valuables limited to £1500. Delayed luggage, up to £75. **Policy Excess £50.**

Money, travel tickets and travellers cheques are covered up to £500 against accidental loss or theft (cash limit £250). **Policy Excess £50.**

No cover is provided for loss or theft of unattended property, valuables or money or for loss or theft not reported to the Police within 24 hours of discovery.

### PASSPORT EXPENSES up to £200

If you lose your passport or it is stolen whilst abroad, you are covered for additional travel and accommodation costs incurred in obtaining a replacement. **No Policy Excess.**

### DELAYED DEPARTURE up to £1,500

If your outward or return trip is delayed for more than 12 hours at the final departure point to/from UK due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) £20 for the first 12 hours and £10 for each further 12 hours delay up to a maximum of £60, or (b) the cost of the trip (up to £1,500) if you elect to cancel after 12 hours delay on the outward trip from the UK. **Policy Excess £50 (b) only.**

### MISSED DEPARTURE up to £500

Additional travel and accommodation expenses incurred to enable you to reach your overseas destination if you arrive too late at your final UK outward departure point due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle. **No Policy Excess.**

### PERSONAL LIABILITY up to £2,000,000

Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to the laws of England and Wales). **Policy Excess £250.**

### LEGAL EXPENSES up to £25,000

To enable you to pursue your rights against a third party following injury. **No Policy Excess.**

## MAIN EXCLUSIONS AND CONDITIONS

The following represents only the main exclusions. The policy document sets out all of the conditions and exclusions. A copy of the full policy wording is available on request in writing prior to application.

### MAIN HEALTH EXCLUSIONS:

Insurers will not pay for claims arising

1. Where you or any person upon whose health the trip depends are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home.
2. From any terminal illness suffered by you or any person upon whose health the trip depends.
3. From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by you or any person upon whose health the trip depends.
4. From pregnancy or childbirth.
5. If you are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad.
6. From any medical condition for which you or any person upon whose health the Trip depends has within 12 months prior to the date of booking of each Trip (for Cancellation) or the date of departure of each Trip (other sections) been diagnosed with a medical condition or have received treatment in a hospital.

### OTHER GENERAL EXCLUSIONS

Claims arising from

1. Winter sports, any hazardous pursuits, any work of a non sedentary nature.
2. Self-inflicted injury or illness, suicide, alcoholism or drug abuse, sexual disease.
3. War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion, military or usurped power **but this exclusion shall not apply to losses under Section 3 – Medical Expenses** unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip.
4. Failure or fear of failure or inability of any equipment or any computer program.
5. Consequential loss of any kind.
6. Bankruptcy / liquidation of any tour operator, travel agent, airline, transportation company or accommodation supplier.
7. Travelling to countries or regions where the FCO or WHO has advised against travel.
8. Your failure to contact the Medical Screening Line if travelling in North or Central America or the Caribbean.

### POLICY EXCESSES:

The amount of each claim for which insurers will not pay and for which you are responsible. The excess as noted in the policy summary applies to each and every claim per insured person under each section where an excess applies.

#### Increased Excess for Pre Existing Medical Conditions

If you are traveling to North or Central America or the Caribbean you must first contact the Medical Screening Line in order to establish whether we can provide cover for your trip. If you are accepted then the following levels of excess will apply and you will receive written confirmation that you are covered for the trip. The number to call is:

**0870 9063142**

Unless you are traveling to North or Central America or the Caribbean, there is no need to advise us of your pre existing medical conditions.

Provision for the acceptance of pre existing medical conditions has been made by the application of increased excesses in the event of claims arising.

For claims arising from the any of your pre-existing medical conditions, other than those that are specifically excluded, the excess is further increased as follows:

Under the **Cancellation & Curtailment** section – **double the normal excess.**

Under the **Medical & Other Expenses** section –

For persons aged **60 years or less** the excess is increased to **£500 unless travelling within North or Central America or the Caribbean when increased to £1,000.**

For persons aged **61 to 70 years** the excess is increased to **£1,000 unless travelling within North or Central America or the Caribbean when increased to £2,000.**

For persons aged **71 to 90 years** the excess is increased to **£1,500 unless travelling within North or Central America or the Caribbean when increased to £3,000.**

## PREMIUM RATING SCHEDULE

### GEOGRAPHICAL AREAS

#### 1. United Kingdom

England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland).

#### 2. Europe

Area 1 and Continental Europe west of the Ural mountain range, all countries bordering the Mediterranean Sea (except Egypt, Israel, Lebanon, Libya & Syria), the Channel Islands and the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

#### 3. Worldwide excluding North America

Areas 1 & 2 and All countries outside of the above (except the continent of North America, countries comprising Central America and the Caribbean Islands).

#### 4. Worldwide including North America

Areas 1,2 & 3 and The United States of America, Mexico and other countries comprising Central America, Canada, Cuba and the Caribbean Islands.



### SCHEDULE OF PREMIUMS

Valid for policies issued up to 31/3/09 and for travel up to 31/12/09.  
**Areas 1 & 2** - Applicable per person up to age 90 years on the date of return to the UK.  
**Areas 3 & 4** - Applicable per person up to age 80 years on the date of return to the UK.

	Area 1	Area 2	Area 3	Area 4
1 - 3 days	£11.70	£17.90	£37.60	£54.20
4 & 5 days	£14.10	£22.60	£47.30	£68.10
6 -10 days	£16.40	£30.40	£64.10	£91.80
11-17 days	£18.80	£33.30	£71.30	£102.70
18-24 days	£21.10	£38.30	£80.20	£115.60
25-31 days	£23.40	£43.60	£91.30	£131.50
Each + 7 days or part thereof	£ 4.20	£ 8.60	£21.50	£30.90

(maximum period of 120 days)

All premiums include the Government Insurance Premium Tax (IPT), which is 17.5% and is subject to variation.

### PREMIUM ADJUSTMENTS

All age adjustments apply to the age on the **date of return** to the UK  
**The following adjustments apply ONLY to trips in excess of 31 days for all persons aged 65 years and over**

Geographical Area	Premium Increase
Area 2 Europe	Plus 50% (1.5 times)
Area 3 Worldwide excl. North America	Plus 100% (2 times)
Area 4 Worldwide incl. North America	Plus 200% (3 times)

**Infants up to 2 years inclusive** are FREE subject to being included with an adult paying a full premium.

**Children 3 to 16 years inclusive** are HALF PRICE subject to being included with an adult paying a full premium. Unaccompanied children pay the adult rate.

**Family Rate** is 2.75 TIMES that of the adult price. A FAMILY is 2 adults and their dependant children under the age of 16 traveling with the adults residing at the same address.

**Sports & Activities** – Contact us for a quotation as we can cover a wide range of sporting and other activities.

**Group Discounts** – Contact us for discounts available starting at 10 persons.

### STATUS DISCLOSURE

Global Travel Insurance Services Ltd are authorised and regulated by the Financial Services Authority and our status can be checked on the FSA Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

This insurance is underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered address: 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.

If you have a complaint about the sale of this insurance, you must first write to the Managing Director of Global Travel Insurance Services Ltd. Subsequently, complaints may be referred to the Financial Ombudsman Service. If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme.

### INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose:

- Individual round trip starts and finishes in the UK and is of no more than 4 months duration.
  - Age is 90 years or less and is normally a resident of the United Kingdom.
- As this leaflet contains the Key Features of the cover provided, it constitutes provision of a statement of demands and needs.

If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further advice.

### INSURANCE PRODUCT DISCLOSURE

#### Cancellation Rights

This is your insurance summary. A full policy wording will be sent to you on receipt of your application form and the required premium. Please read it carefully to ensure it meets your requirements.

If the cover does not meet your requirements, please notify us within 14 days of receiving your policy documents and return all your documents for a refund of your premium. If, during this 14-day period, you have travelled, made a claim or intend to make a claim, then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

#### Claims

Claims are handled by Towergate Chase Parkinson, PO Box 416, West Byfleet, Surrey KT14 7LF who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

#### Applicable Law

You and we are free to choose the laws applicable to this policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy, you have agreed to this.

For essential travel advice and tips visit the Foreign Office website, [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo) or call 020 7008 0232.

# Single Trip Travel Insurance

Suitable for individual round trips up to 4 months duration that start and finish in the UK arranged by

## GLOBAL TRAVEL INSURANCE

Amelia House, Crescent Road, Worthing, West Sussex, BN11 1RL  
 ☎ 01903 203933 Fax 01903 211106

### SINGLE TRIP APPLICATION FORM

Please FULLY complete the following in BLOCK CAPITALS. Once complete, return the application panel direct to Global Travel Insurance with a cheque or with card details entered. Insurance is **not effective** until a Policy has been issued. **Please allow at least 5 days before you need to travel.**

#### Details of the Applicant

Title (Mr/Mrs/Miss)	<input type="text"/>	Initials	<input type="text"/>
Surname	<input type="text"/>		
House Number/Name	<input type="text"/>		
Street Name	<input type="text"/>		
Town Name	<input type="text"/>		
Postcode	<input type="text"/>		
Telephone No.	<input type="text"/>		
Date of leaving Home	<input type="text"/>		
Date of arrival Home	<input type="text"/>		
Introducer	Mr Bridge		
Geographical Area - See Premium Panel (1,2,3 or 4)	<input type="text"/>		

#### Names of all persons to be insured

	Age	Premium
1	<input type="text"/>	£ <input type="text"/>
2	<input type="text"/>	£ <input type="text"/>
3	<input type="text"/>	£ <input type="text"/>
4	<input type="text"/>	£ <input type="text"/>
5	<input type="text"/>	£ <input type="text"/>
6	<input type="text"/>	£ <input type="text"/>

Credit/Debit Card Details TOTAL PREMIUM £

Card No

Start Date  End Date  Issue No

Security Code

### DECLARATION

On behalf of all persons listed in this application, I agree that this application shall be the basis of the Contract of Insurance. I agree that Insurers may exchange information with other Insurers or their agents. I have read and understood the terms and conditions of the insurance, with which all persons above are in agreement and for whom I am authorized to sign.


Signed ..... Date.....



The form MUST be signed by one of the persons to be insured on behalf of all persons to be insured.

**Recommended by Mr Bridge**

# Mr Bridge BRIDGE CLUB DIRECTORY 2008

## Information Form

THE CLUB	
Club Name .....	
Club Address .....	
.....Town .....	
Postcode.....  .....	
Website (if any) .....	
No of Members .....	Wheelchair Access.....Parking.....

THE CONTACT	
Name (Mr/Mrs/Dr) .....	
Address .....	
.....Town .....	
Postcode.....  .....	
Mobile  .....	
E-mail (if any) .....	

## THE BRIDGE

<b>Day</b>					
<b>Time</b>					
<b>Host</b> (y/n)					
<b>Type</b> D=duplicate R=rubber T=teams					
<b>Standard</b> N=novices I=improvers In=Intermediate A=All levels					
<b>Table Money</b>					
<b>Anything Else</b>					

Information about bridge teachers and classes is also requested.  
Please return this form to Mr Bridge, Ryden Grange, Knaphill, Surrey GU21 2TH

# ANSWERS TO THE BIDDING QUIZ ON PAGE 3 by BERNARD MAGEE

## 1. Dealer West. Love All.

♠ 7 6		♠ Q J 2				
♥ A Q J 3		♥ 7 4				
♦ K Q 4 3	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	♦ A 9 8 6 2
N	E					
W	S					
♣ 4 3 2		♣ Q 10 5				

West	North	East	South
?			

**1NT.** There is not much to this hand really – you have 12 points and a balanced hand. Your system says that, with 12-14 points and a balanced hand, you open 1NT – it says nothing about having stoppers in all the suits. You are non-vulnerable, so there is not even the risk of going down in hundreds to put you off. Remember that the weak no-trump is in part a pre-emptive bid – getting in the way of the opponents rather than just aiming to make the contract. It might work brilliantly here: it is quite likely that one opponent would want to overcall in spades, but by bidding 1NT, you make it very difficult for them. If you have agreed to play the weak no-trump, you must get used to opening it on hands like this: otherwise, the system does not work.

## 2. Dealer East. Game All.

♠ 4 2		♠ K Q 7 5 3				
♥ A 9 4		♥ J				
♦ A Q 3 2	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	♦ K J 8 5 4
N	E					
W	S					
♣ A 10 9 2		♣ K 3				

West	North	East	South
?		1♠	Pass

**2♣.** 14 points is enough for game and, with no support for spades and a balanced hand, it is perhaps tempting to bid 3NT, but such a large leap is bad bidding – it is like shouting rather than talking. The most fundamental aspect of almost any bidding system is that, if you respond to your partner's opening suit bid by changing the suit, he must bid again. This allows you to take your time on game-going hands and therefore allows you to have a good discussion. By responding in your lower minor, you give your partnership the chance to find its best contract. Over your 2♣

response, your partner will bid his diamonds and, after a lengthy discussion, you might manage to reach the optimum contract of 6♦. Even 5♦ is better than 3NT, for after a heart lead in 3NT, you will be lucky to make nine tricks. Had you responded 3NT, East might pass, especially at pairs, when, even if 5♦ is on, you might score better in 3NT.

## 3. Dealer West. N/S Vul.

♠ A K 4 3 2		♠ Q J 6 5				
♥ Q 4 3		♥ 9 8 7				
♦ K 7 6	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	♦ J 4
N	E					
W	S					
♣ K 2		♣ Q 6 5 4				

West	North	East	South
1♠	Pass	2♠	Pass
?			

**Pass.** You have fifteen points and a five-card suit, so you might consider trying for something better, but with no tens or nines and most of your honours isolated you should think again – your partner should have a maximum of nine points including distribution. A queen on its own is rather weak, worth closer to one and half points than two; in the losing trick count, it counts as an extra half loser too – so both systems should dampen your enthusiasm and lead you to Pass. On this particular hand, you will be lucky to make 2♠ let alone more. It would take something spectacular opposite to make a game likely; with such a hand, your partner should bid more than 2♠ at his first turn.

## 4. Dealer West. Love All.

♠ A 2		♠ 7 6 4				
♥ 4 3		♥ A 7				
♦ A 3 2	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	♦ 8 7 6 5
N	E					
W	S					
♣ A Q J 7 6 4		♣ K 8 3 2				

West	North	East	South
1♣	1♥	2♣	2♥
?			

**3♥.** Whenever I pick up a hand with a long strong minor, I think about no-trumps from the start. This hand is no different – your partner has shown support, so, if he has the

king of clubs, which is highly likely, you have eight tricks on top. Surely all you need to make 3NT is a stopper in hearts – you certainly do not have one, but perhaps your partner has? You need to ask your partner if he has and, to do this, you bid the opponents' suit: 3♥. A bid of the opponents' suit shows strength and asks partner to describe his hand further. When your agreed suit is a minor, the main reason for using the bid is to find out whether 3NT is an option. On this hand, your partner would bid 3NT; you would get your 300 bonus for game because there are nine tricks on top. Had he not held a heart stopper he would have rebid 4♣ – this might go off, but 3♥ might well make so it could still work out well. It is interesting to note that you make the same number of tricks in clubs as you do in no-trumps, but no-trumps scores a lot more.

## 5. Dealer East. Love All.

♠ A 3 2		♠ K J 4				
♥ 4 2		♥ Q J 7 6				
♦ A K 7 6 5 2	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>N</td><td>E</td></tr><tr><td>W</td><td>S</td></tr></table>	N	E	W	S	♦ 9 3
N	E					
W	S					
♣ 5 4		♣ A J 10 2				

West	North	East	South
?		1NT	Pass

**3NT.** This hand has the same theme as the previous one – with a long, strong diamond suit you should be keener to play in no-trumps than in the minor. A 3♦ response would be wrong, as that is normally for slam-strength hands rather than game-going hands. Your hand has huge potential – just give partner the queen of diamonds and your hand will bring in seven tricks – bearing this in mind, you should go straight for game. This is certainly a gamble but, so often with minors, it is worthwhile. If the gamble pays off, you get the big game bonus. Here, even with poor diamonds in the East hand, and a minimum 12-point hand, game is a good prospect: as long as the diamonds break 3-2, you will make five diamond tricks and four more tricks from the other suits. Strong and long minor suits are very powerful in no-trump contracts – the added attraction of needing nine tricks for game rather than eleven makes the gamble well worth it. ■



# Keep Control of the Trump Suit

If a situation develops in which a defender has more trumps than declarer or is able to draw declarer's trumps, the latter is said to have 'lost control' of the trump suit. This is likely to be bad for declarer and good for the defending side.

♠ 5 4 3  
♥ Q 8 5  
♦ K Q J 10 7  
♣ A 2

	N	
W		E
	S	

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

West leads a heart against your 4♠ contract. What is the plan?

The original declarer noticed that 6♦ would have been a better contract. After a few choice words about her partner's bidding, she ruffed the opening lead. Then she played out the ace of spades quickly (all following) and another spade, with the confidence of a player expecting to claim.

East showed out on the second round of spades, which brought declarer back to earth with a jolt. West pretended to consider his play and then settled on drawing trumps and playing a heart. After this, East cashed heart, after heart, after heart... five off.

Declarer 'lost control' of this hand, in that she allowed West to draw trumps. How could declarer have done better? After ruffing the heart lead and cashing the ace of spades, the defenders possess the winning ♠K-Q-J. I admit this is a little scary, but what other tricks can they make? None is the answer, unless you let them in to draw your trumps.

Instead of playing a second round of spades, just play minor-suit winners. Somebody will ruff, it is true, but the defenders can no longer draw your trumps. They can force you to ruff a heart, but you accept the force and just keep playing on the minors. All the opponents can get is their three trump tricks – five tricks difference.

The fewer trumps you begin with, the greater the danger of losing control:

♠ 10 4 2  
♥ A Q 7 6  
♦ 7 3 2  
♣ K 8 3

	N	
W		E
	S	

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

You manage to avoid 3NT, landing instead in 4♠. The defenders play three rounds of diamonds. Your go.

If the spades are 3-3, you have no problems. What will happen, though, on a (more likely) 4-2 spade break? If you ruff and try to draw trumps, you will find yourself unable to do so. Unless you are lucky enough to find the opponent who has four spades with four hearts and two clubs as well, someone will surely ruff one of your winners to leave you a trick short. You can prevent this by refusing to weaken your trump holding. Instead of ruffing the third round of diamonds, you should just discard a club loser. If the opponents persist with diamonds, you can ruff the fourth round in dummy with the ten of spades.

Even the most robust looking trump suits can blow up in their owner's face. On our final example, you are in 4♠.

♠ 9 8  
♥ Q 9 6 4 2  
♦ 9 8 7  
♣ 10 8 6

	N	
W		E
	S	

♠ A K Q J 10  
♥ A 3  
♦ A K Q J 10  
♣ 5

When West leads two rounds of clubs, it would be easy to say that you have eleven top winners – five spades, five diamonds and a heart. So you ruff, and play the ace-king of spades. East shows out on the second round – what now?

Sadly, 'what now' is that you have just gone off in a stone-cold contract. If you draw all the trumps you can, West will have the only remaining trump and a handful of club winners. If you prefer to start on diamonds, West will ruff one of them, and play another club, once again reducing you to fewer trumps than he has... you get the idea.

When the contract looks easy, it is important to ask yourself what could go wrong. Here, the only risk is that the spades might break 5-1. If they do, and you make the careless play of ruffing the second club, you will lose control.

At teams or rubber bridge (where overtricks are not important), a more careful declarer refuses to ruff the second round of clubs, discarding the heart loser. When West persists with a third round, he throws a winning diamond. Barring a defensive void somewhere, the contract is now safe. Dummy can take care of any further club leads and, if West switches, you can simply win and draw trumps.

Playing a trump contract safely means keeping your powder dry. ■



# Don't Put the Strong Hand on the Table

**D**on't put the strong hand on the table.' By this, we mean you want the stronger hand as declarer and the weaker as dummy.

The logic is simple. If declarer can conceal his assets, the opponents will find it hard to defend accurately. They have to guess and may guess incorrectly. In addition, the stronger hand is more likely to contain tenaces that you want to protect from immediate attack.

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

If West is 4-4-1-4, he could have opened 1♥, but that would not have helped if East had spades instead of hearts and may cause other problems.

In sequence 2, 2NT shows a balanced smattering of points, and it is this smattering that stays concealed rather than West's monster. For this reason, many players never respond 2NT, but prefer to use 2♦ as a waiting bid rather than just as a negative response.

In sequence 3, opener has 17-18 points. If you open a 4-card major and partner can raise with three trumps, you get two chances to be declarer. You play a 4-4 fit in the major if there is one or, if (as here) the fit is 4-3, in a no-trump contract. As responder, avoid bidding 1NT if you have a choice: your hand will always be weaker than opener's.

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

It would be different if you could see South's hand. It would then be clear that only a diamond switch might beat the contract. There would be no guess.

So the point of the maxim is clear. How do you translate its message into actual bidding practice?

Acrol is a natural system. If a player opens 1♣ or 1♠, then he has clubs or spades. If opener ends up as declarer, the closed hand will have opening values. If responder has them also, it matters little which hand hits the table. So, according to the maxim, problems arise if responder is weak but becomes declarer. Auctions like 1 and 2 below fit the bill:

<b>4 West</b>	<b>North</b>	<b>East</b>	<b>South</b>
1NT	Pass	2♠	End

In sequence 4,° East has made a weak take-out into spades. Many players nowadays use transfers to reach 2♠ (East bids a transfer 2♥, West bids 2♠, and there the bidding rests).

When transfers over 1NT (and 2NT) first came along, people cited 'keeping the strong hand off the table' as a big advantage. It is not their only benefit, but it is certainly one of them.

Nowadays, some top players use transfer bids after one side or the other has overcalled. While the purpose is not merely to keep the strong hand off the table, they do have that effect. Only time will tell if this new theory will find its way into the mainstream, as transfers over 1NT and 2NT have done.

To sum up, keeping the strong hand off the table makes it harder for the other side to find your weak spots. Acrol helps with this, but you might wish to look at your responses to 1NT and 2NT to see whether they fit in with the maxim. ■

<b>West</b>	<b>North</b>	<b>East</b>	<b>South</b>
Pass	2♦	Pass	2♠
Pass	4♠	Pass	4NT
Pass	5♣	Pass	5♣
End			

West, your partner, leads the jack of hearts. You play the king on dummy's queen, and declarer wins with the ace. Declarer now leads the queen of spades and you win with the ace. How do you continue the defence?

There seems no future in continuing hearts, so you have to choose between the minors. As you can see, this deal presents you cunningly with identical holdings in clubs and diamonds, both in your hand and in dummy's. There is nothing to guide you. Even the bidding is uninformative. On a good day, you will pick the right suit – assuming there is one to pick – and on another day, you will choose the wrong one.

The full deal is as follows:

<b>1 West</b>	<b>North</b>	<b>East</b>	<b>South</b>
1♣	Pass	1♥	Pass
2♥	End		
<b>2 West</b>	<b>North</b>	<b>East</b>	<b>South</b>
2♣	Pass	2NT	Pass
3NT	End		
<b>3 West</b>	<b>North</b>	<b>East</b>	<b>South</b>
1♥	Pass	2♥	Pass
2NT	Pass	3NT	End

Sequence 1 may be unavoidable. If West has more clubs than hearts, he has no reason to open 1♥. East then gets to bid the major, hearts, first.

# ANSWERS TO THE DEFENCE QUIZ ON PAGE 34 by JULIAN POTTAGE

1.

♠ A K Q 9 ♥ A J 4 ♦ 9 8 4 ♣ 9 3 2	<table style="margin: auto; border-collapse: collapse;"> <tr><td style="border: 1px solid black; padding: 2px;">N</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">W</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">E</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">S</td></tr> </table>	N	W	E	S	♠ 7 6 ♥ Q 10 9 2 ♦ J 10 6 2 ♣ A 8 4	♠ J 10 8 3 ♥ K 8 7 5 ♦ A K 5 ♣ J 7
N							
W							
E							
S							

West	North	East	South
Pass	2♣	Pass	1NT
Pass	3NT	Pass	2♥
End		Pass	4♣

Partner leads the ♠K; you play the ♠8. You win the next club with the ♣A (South drops the ♣J) and play a third round. Declarer ruffs and draws trumps in three rounds. Your discard?

If you discard a heart, your queen will still be sure to win. If you discard a diamond, your jack will not have enough guards to win a trick. Does this mean you should discard a heart? A heart discard would be a poor idea. For one thing, you need two more tricks to defeat the contract, so you cannot defend solo. You will need some help from partner. For another, the bidding marks South with four hearts and not four diamonds. (Four spades, four hearts, four diamonds and two clubs would be fourteen cards). This makes a diamond discard safe.

A heart is not safe at all. If you allow South's fourth heart to become a winner, away will go one of the diamonds from dummy. If that happens, your side will make two clubs and a heart but no diamonds. You do not want that.

2.

♠ A K Q 9 ♥ A K Q 9 ♦ 8 4 ♣ J 9 3	<table style="margin: auto; border-collapse: collapse;"> <tr><td style="border: 1px solid black; padding: 2px;">N</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">W</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">E</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">S</td></tr> </table>	N	W	E	S	♠ J 10 7 6 ♥ J 10 7 2 ♦ K 10 ♣ A K 4	♠ 8 3 2 ♥ 8 5 ♦ A Q 9 6 5 ♣ 7 6 2
N							
W							
E							
S							

West	North	East	South
Pass	1♥	Pass	1NT
Pass	3NT	End	

Partner leads the ♣5. You win with the ♠K, cash the ♣A and continue with a third round. Partner wins with the ♣Q and cashes the thirteenth club, on which dummy discards a diamond. What do you discard?

A look at dummy should tell you the answer. There are four fine spades in dummy and only you can guard the fourth round. There are four equally fine hearts there and, again, only you can stop the fourth round. Since a heart or a spade discard will, without doubt, cost a trick, you know what to do. Let go a diamond. Saving length with dummy often works well.

3.

♠ J 4 ♥ J 6 4 ♦ J 7 3 2 ♣ Q 10 8 5	<table style="margin: auto; border-collapse: collapse;"> <tr><td style="border: 1px solid black; padding: 2px;">N</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">W</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">E</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">S</td></tr> </table>	N	W	E	S	♠ 10 7 6 5 ♥ 10 7 3 2 ♦ K 10 ♣ A K 4	♠ A K Q 9 ♥ A K Q 9 ♦ 8 4 ♣ J 9 3
N							
W							
E							
S							

Partner leads the ♣5 after the same bidding as on 2. Again, your side wins the first four tricks in clubs and dummy discards a diamond on the long club. What do you discard?

Yes, dummy is the same as on 2. This time, you cannot see any jacks. Should this affect your choice of discard?

If partner has the jack of spades, you surely cannot spare a spade. If partner has the jack of hearts, you surely cannot spare a heart. You can, though, throw safely a major in which South holds the jack. Also, you can afford to weaken a major if partner has four cards with you (when declarer has a singleton.) Thus, you need to see how safe a diamond discard is.

A moment's reflection should tell you that a diamond discard is safe. If the ace-queen is over you, the king is always a dead duck – a simple finesse will give declarer two tricks. If instead partner has the queen, the queen will protect the second round if you bare the king.

You therefore discard a diamond again. With two diamonds and three tricks in each major, your opponent goes one down as before.

4.

♠ A 5 2 ♥ 6 3 2 ♦ J 9 3 ♣ Q J 10 4	<table style="margin: auto; border-collapse: collapse;"> <tr><td style="border: 1px solid black; padding: 2px;">N</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">W</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">E</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">S</td></tr> </table>	N	W	E	S	♠ 10 9 6 4 ♥ J 10 5 4 ♦ Q 4 ♣ K 8 5	♠ Q J ♥ A Q ♦ A 8 7 6 5 2 ♣ 9 6 2
N							
W							
E							
S							

West	North	East	South
Pass	1♦	Pass	1♥
Pass	2♦	Pass	3NT
End			

Partner leads the ♣Q, which wins. Your ♠K wins the next trick and you play a third round. Declarer wins with the ♣A and leads a spade. Partner takes the ♠A and cashes the long club.

Dummy discards a diamond. What do you discard?

A heart discard is the easiest to exclude. The bidding and play to date marks South with four (or more) hearts headed by the king.

You know about the heart king (and the spade king) as partner has shown up with 7 points already and cannot have more than a jack more if South is to have around 13 points.

While you cannot be so sure of the spade position, a spade discard is also risky. Any time declarer started with four, releasing a spade would concede an extra spade winner.

It looks like partner has J-10-x or J-9-x of diamonds and can cover the suit. In any case, if South has three diamonds, you and your partner will have two each, which makes your holding almost certainly worthless whatever you do. Your holding is also no use if South has K-J doubleton – a simple finesse will pick up the suit.

The only time that you might need to keep your Q-x is if declarer holds precisely K-J-10 and for some reason is thinking of playing you for a singleton diamond. So you discard a diamond. ■



# Don't Double the Opponents into Game

A recent survey found that 15% of doubled contracts made. I believe that the percentage would be higher if you counted only part-scores. Doubling into game (i.e. the double turns a part-score into game) is the most calamitous of these. Here is a disastrous deal from a World Teams Championship:

**Dealer East. Game All.**

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

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

♠ 10 9 2  
♥ Void  
♦ A 8 7 5 4 3  
♣ 7 5 3 2

♠ A Q 3  
♥ K 9 7 5 3 2  
♦ Q  
♣ Q J 6

West	North	East	South
Pass	1♠	Pass	1♥
Pass	2NT	Pass	2♥
Dbl	End	Pass	3♥

West	North	East	South
Pass	1♠	Pass	1♥
Pass	2NT	Pass	2♥
Dbl	End	Pass	3♥

West led the jack of hearts and the queen won. Declarer tried the jack of diamonds off dummy but East was alert, going in with the ace and shifting to a spade. South won with the ace and led a low club to the ten. Then two top diamonds allowed South to discard two spades. After this came a spade ruff, a club to the ace and a second spade ruff. This gave declarer eight tricks with the king of hearts for a ninth and +730.

Where were West's five tricks? Even if he knew that his partner held the ace of diamonds, it was not worth the risk.

Next is a well-played deal from rubber bridge at London's TGR club.

**Dealer West. Game All.**

♠ A K 8 6 4  
♥ 10 8 2  
♦ 6 2  
♣ J 9 3

♠ 9 3  
♥ K Q 9 5  
♦ Q 10 9 8 3  
♣ A Q

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

♠ 7  
♥ A 7 6 4 3  
♦ A K 7 4  
♣ 10 7 6

West	North	East	South
1♦	Pass	1♠	Pass
1NT	Pass	2♣	2♥
Dbl	End		

Playing a strong no-trump, West's 1NT rebid was weak, as was East's 2♣. This gave South the green light to enter the bidding at a late stage.

Declarer won the spade lead in dummy and placed West with four trumps for his double. He saw that he had much work to do before trying a second top spade. Accordingly, he cashed the ace of hearts and two top diamonds before ruffing a diamond. After taking a spade ruff and a second diamond ruff, he led the second top spade. Although West could ruff this, South had to make his long trump for game and rubber.

Despite the well-meaning advice set out in the title of this article, in my experience bridge players often miss the opportunity for a lucrative penalty double. For a good double, you usually need three things: first, length and strength in the opposing trump suit; second, a misfit for any suits shown by partner and third, for your side to have the balance of power. Here is a deal featuring the late Pat Cotter.

**Dealer East. Game All.**

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

♠ 9 7 5 2  
♥ J 10 8 2  
♦ 7 6 5 2  
♣ 7

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

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

West	North	East	South
Dbl	End	2♣ <sup>1</sup>	2♥

<sup>1</sup>Game force or 23-24 balanced

South's 2♥ overcall was injudicious with a poor suit, many defensive values and modest shape. West doubled – a brilliant call. He knew his side had the balance of power, that game prospects were moderate and that East would not have to pass with an unsuitable hand.

After a club lead and early switch to spades, the defenders made eight tricks: a spade, a spade ruff, three trumps, a diamond and two clubs. This was much better, Cotter wrote, than 70 below the line (2NT bid and made).

Finally, I must say a bit about pairs' doubles. If you double and the opponents make the contract, you score a bottom – but it may be no bigger a bottom than if you give them an overtrick.

The time you need to double is when your side owns the deal and the double rates to turn a bad score into a good one. If you can make 3♠ for +140, there is a big difference between +100 (4♦ down one vulnerable or down two non-vulnerable) and +200 or +300 for the same undertricks if you double. ■



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