

**TO RUFF OR NOT**

|       |      |        |                  |                     |      |
|-------|------|--------|------------------|---------------------|------|
|       |      | QJ6    | DEALER – 1 Heart |                     |      |
|       |      | AK1075 |                  | 3 Clubs (shortness) |      |
|       |      | QJ97   |                  | Pass                |      |
|       |      | 9      |                  |                     |      |
| A543  |      |        |                  | K872                | Pass |
| 942   | Pass |        |                  | 3                   | Pass |
| 102   | Pass |        |                  | AK543               | Pass |
| 10842 |      |        |                  | 765                 |      |
|       |      | 109    | 2 NT (Jacoby)    |                     |      |
|       |      | QJ86   | 4 Hearts         |                     |      |
|       |      | 86     |                  |                     |      |
|       |      | AKQJ3  |                  |                     |      |

East leads the Ace of diamonds, A from AK). Do not High – Low, you can not beat the dummy. Play the 2 of diamonds. Partner should shift to a spade.

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|       |      |        |                  |                     |      |
|-------|------|--------|------------------|---------------------|------|
|       |      | KQ6    | DEALER – 1 Heart |                     |      |
|       |      | A10962 |                  | 3 Clubs (shortness) |      |
|       |      | QJ87   |                  | Pass                |      |
|       |      | 6      |                  |                     |      |
| 10953 |      |        |                  | A82                 | Pass |
| K54   | Pass |        |                  | 3                   | Pass |
| 102   | Pass |        |                  | AK643               | Pass |
| 10842 |      |        |                  | 9753                |      |
|       |      | J74    |                  |                     |      |
|       |      | QJ87   | 2 NT (Jacoby)    |                     |      |
|       |      | 95     | 4 Hearts         |                     |      |
|       |      | AKQJ   |                  |                     |      |

East leads the Ace of diamonds, A from AK0 High – Low because you can beat Dummy’s heart. Ruff, lead a spade to partner’s Ace. Down 1.

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752 DEALER – 1 Club  
 10832 3 Hearts  
 K10  
 AKQJ

96 Pass AKQ104 1 Spade  
 J6 Pass 74 Pass  
 J85432 AQ  
 986 7532

J83  
 AKQ95 2 Hearts  
 976 Pass  
 104

West leads the 9 of spades. East wins the Q, then the Ace. West follows with the 6. East should lead the 10 of spades, forcing partner to ruff. The 10 of spades asks for a diamond return. Down 1.

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KQJ 2 Diamonds (transfer)  
 Q10752 3 NT  
 J102  
 J10

1062 Pass 8753  
 983 Pass AKJ Pass  
 95 Pass 873 Pass  
 A9542 K73

A94  
 64 DEALER – 1 NT  
 AKQ64 2 Hearts  
 Q86 Pass

West leads the 4 of clubs (4<sup>th</sup> best). East wins the K. Before returning a club, East should cash the K of hearts, then lead a club to partner, He wins and returns a heart. Down 1.

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