

examples: 4H on a spade lead

6)

(declarer)	(dummy)
432	A86
KQJ1098	76
AK2	54
A	987543

{1} declarer's hand is main hand

{2} *the 4 of spades is covered by the A, but the other two spades aren't covered so **2 losers in spades***
*the KQJ of hearts are not covered by dummies holding so **1 loser in Hearts***
*the AK2 of diamonds are not covered by dummies diamonds so **1 loser in Diamonds***
*the A of clubs needs no cover by dummies clubs so **0 losers in Clubs***

{3} in 4Hrts declarer can afford 3 losers - as there are 4 losers the declarer needs to finesse or discard or ruff. The contract will not make unless a loser disappears. By ruffing a diamond in dummy we can reduce our losers to 3.

{4} the losers are 4 in total and so we have to decide whether now is the time to draw trumps ie if we draw trumps and lose the lead can the opponents win our 4 losers {straight away}. The answer to that is no BUT there is something else to consider...because we intend to ruff in the dummy *and have few trumps in the dummy* we must not draw the trumps from the dummy { or allow the opponents the chance to draw the trumps from the dummy}. We should postpone drawing trumps. We intend to ruff as per { 3 } above then draw trumps.

examples: 4H on a diamond lead

7)

(declarer)	(dummy)
43	98765
KQJ1093	876
K2	A764
A82	5

{1} declarer's hand is main hand

{2} *the 4,3, of spades are not covered by dummy's spades, so **2 losers in spades***
*the KQJ of hearts are not covered by dummies holding so **1 loser in Hearts***
*the K2 of diamonds are covered by dummies Ace so **NO losers in Diamonds***
*the A82 of clubs are not covered by dummies 5 so **2 losers in Clubs***

{3} in 4Hrts declarer can afford 3 losers - as there are 5 losers the declarer needs to finesse or discard or ruff. The contract will not make unless a loser disappears. By ruffing two clubs we can reduce our losers to 3.

{4} We should postpone drawing trumps {as we need dummy's trumps to ruff with }
We intend to ruff as per { 3 } above then draw trumps.
NB-win Ace D;win Ace C; ruff small C; win K D;ruff small C;Draw trumps.

