

*Star of The Sea Apartments*  
*Melbourne Cup 2021*



**SARAH**

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**ATTENTION:**

- 1) Results will be displayed on The Finesse Website directly after each game.**
- 2) Doors become automatically locked after 9 pm so have your Entry Card,**
- 3) If locked out Phone GAYE on 0459 376 511 ( Hope its not 2 am. )**

## A: TERRIGAL LOCATION MAP:



1 **Star of the Sea Apartments**

2: **Chinese Restaurant** - Monday 19:15

3: **Vietnamese Restaurant** - Wednesday 18:45

4: **Indian Restaurant** - Thursday 18:30

## 5: Frequently asked questions after check in.....Please read!!

<b>Aspect</b>	<b>Information</b>
Garage	It is a tilt a door so be careful as the remote works from 50m's
Garbage	There is a garbage room in each building. Please wrap your garbage and try & recycle
Front Door	Will be locked when you close it
Wiz Stick	Opens all building doors, gates & your garage shutters. Simply point your room key at the black circle in the centre of the wall terminal
Leaving the property by car	Garage doors open automatically
Leaving the property by foot	There is a press to exit button set back from each gate.
Unit Lights	The On switch at the main door turns on some foyer lights. The Off & Gold Star turns off all unit lights.
Air conditioning n symbol for heat....23 degrees max Iceberg symbol for cooling... 20 degrees min	This turns on either manually or from the AC button. All you have to do is adjust the temperature indicated by the red sticker. Please check the air conditioner is not left on when it is not required
Smoking	These are non smoking units. If you need to smoke please use the balcony with the door shut. Please use ashtrays for butts.
Noise	Please respect your neighbours and refrain from excessive noise and come in off the balcony no later than 11pm. This is due to the incredible echo effect at night.
TV & DVD & Foxtel	Instructions for use are in your unit Sydney stations are set on 1-5 Foxtel is set on 6 -11 DVD is watched on AV1 Do not try and re program...call reception if a problem
Spa	This spa keeps the water at the initial temperature so you do not need to make the spa too hot. Make sure water is above the jets.
Check out	This is at 10am unless special arrangements are made. Please return keys to reception. Lost keys are a \$40 charge Unit Items damaged are charged at the replacement cost
Oven	There is an isolating switch on the kitchen wall marked oven which has to be turned on.
Blocked Basins	If your basins are draining slowly contact reception. They can be cleared very easily by staff.
Self Contained Apartments	All items such as toilet paper, tea, coffee, sugar, washing powders, towels are supplied on arrival. You are responsible for extra supplies, use the laundry to wash or dry towels.

TERRIGAL BEACH & SHOPS

Crowne Plaza Hotel

LETTERBOX RESTAURANT

Units 29 - 36

- Kids Playground
- BBQ Area

PEDESTRIAN PRESS TO EXIT

Units 37 - 52

*the Promenade*

- Squash Court
- Snooker Room
- Library

RECEPTION / Foyer Gallery

Units 1 - 16

*the Haven*

HAVEN BEACH REEF RESTAURANT

PEDESTRIAN PRESS TO EXIT

- Café
- Water slide
- Spa
- Change Rooms
- Toilets



Fountain

Units 17 - 28

*the Skillion*



*the Cape*

- Gym
- Toilets
- Steam Room
- Indoor Pool
- Change Rooms

Visitors Parking



PEDESTRIAN PRESS TO EXIT

THE ENTRY DRIVEWAY

# LOCATION MAP



LUXURY APARTMENTS TERRIGAL

Phone 0243 85 7979 Fax 0243 85 5656  
www.staroftheseaerrigal.com

**NOTES:**

- Please be off balconies by 11 pm to care for your neighbours.
- Non smoking units - balconies only
- Garbage room in each building
- Any problems ring 0407 268 867

## **TERRIGAL November 01 - 05 2021 – STAR of the SEAS – PROGRAM**

All sessions have pre-dealt boards and hand records. Bridge Sessions are held in Apartment number 50. Resort is not Licensed and therefore bring your own liquor. BYO at restaurants is \$ 3 pp. Pairs are Masterpointed at B4Red. Swiss Pairs B5Red.

### **PROGRAM:**

Monday:	2:00 pm	Check-In
	3:00 pm	<b>Terrigal Pairs 1 of 5</b>
	6:15 pm	Champagne Welcome with dinner at your choice of Four Hands or Indian.
	7:45 pm	Dinner in Apt 51 by Gaye.
Tuesday:	09:30 am	Workshop 1 Apt 17
	10:00 am	<b>Terrigal Pairs 2 of 5</b>
	1:30 pm	Gaye's Melbourne Cup Lunch Free Entry to the \$ 5 Sweepstakes
	7:00 pm	Light Dinner of Pizza in your own Apt
	7:30 pm	<b>WalkIn Pairs 1 of 2</b>
Wednesday:	9:15 am	Workshop 2 Apt 17
	9:45 am	<b>Terrigal Pairs 3 of 5</b>
	1:00 pm	Seafood Lunch in Hosts Apartment.
	7:30 pm	Dinner at the Vietnamese Restaurant.
Thursday:	9:15 am	Workshop 3 Apt 17
	9:45 am	<b>Terrigal Pairs 4 of 5</b>
	1:00 pm	Gaye's Lunch in Bridge Rooms
	2:45 pm	<b>Terrigal Pairs 5 of 5</b>
	7:00 pm	Dinner at The Chinese Restaurant
Friday:	9:00 am	<b>Walk In Pairs (Green Points) 2 of 2</b>
		<b>Please vacate room before Bridge</b>
	11:45 pm	Lunch and Presentation

### **Driving directions to 8 Terrigal Esplanade, Terrigal**

From the M1 Pacific Motorway take the Central Coast Highway Exit ( ie for Gosford Woy,Woy ) Follow the signs to Terrigal. Turn right on to Terrigle Drive. Follow this road all the way to Terrigal Shopping centre and about 500 metres after the shopping centre (going past The Crowne Plaza) on the right you will come to Star of the Sea. Make sure you go around the corner past the skillion and up the hill. The entrance gate is here and you will have to press 99 Bell or 19 Bell so that you can gain access.

## 1. SHOWING STRONG HANDS that are BALANCED

- A) 15-18 HCP
- B) 19-20 HCP
- C) 21-22 HCP
- D) 23-24 HCP
- E) 25-26 HCP
- F) 27-28 HCP

- A) Simply open 1NT, whether you have stoppers in all suits or not.
- B) Open 1 of your best suit and jump re-bid in NT's eg. 1D:1S:2NT. The 2NT re-bid by opener is showing 19-20 HCP balanced and is forcing to game as responder must have 6 HCP to respond.  $19 + 6 = 25$  HCP = game, probably 3NT or 4 of a major. Note if responder has nothing then 1D is a far safer bet than 2NT which will be the final contract if you open 2C. Even if you have 4-card support for responder's major you should re-bid 2NT, which is forcing to game and then re-bid 4 of the major later. If you open 1C and responder bids 1H, with 4 spades it is best to rebid 2NT and then use Stayman and transfers. The 2NT re-bid does not deny 4 card support or 4 cards in the other major. The advantage of re-bidding 2NT instead of 1S is to allow the stronger hand to be declarer when the most likely re-bid by responder will be 1NT to your 1S re-bid. Stayman and transfers now apply to the 2NT re-bid by opener. The only exception to the above rule for a jump re-bid in NT's by opener is 1H:1S:2NT. This sequence shows 16-18 HCP and if you think about it long enough you will see why. Ie. there is no other way to show it. To show 19-20 HCP, you must re-bid 3NT.
- C) Open 2NT, showing 21-22 HCP balanced.
- D) Open 2C and re-bid 2NT over a 2D response showing 23-24 HCP balanced.
- E) Open 2C and re-bid 3NT over a 2D response showing 25-26 HCP balanced.
- F) Open 2D and re-bid 3NT over a 2H response showing 27-28 HCP balanced.

### PRIORITY FOR OPENING BIDS:

#### Do I have a 5-card major

YES

Open 1♠ with < 21 HCP, otherwise  
Open 2C with >21 or pass with < 12  
Unless you have a 6-card major with  
Two honours, open at the 2 level.

NO

With < 12 Pass. With 12-20, can I open 1NT,  
if not, open 1 of a minor.

## With 19-20 HCP:

Open 1 of your best 4 card suit

- a) ♠ KQJ9  
♥ K432  
♦ AK3  
♣ A3

With a) open 1S, this avoids opening 1C and everybody passing. If partner supports your 1S to 2S, then you rebid 3NT. This 3NT rebid tells partner you had 19-20 but only 4 spades. If partner does a Bergen Raise then the fact that you open 1S doesn't matter as you still have a 4-4 Fit.

## With 15-18 and a 5-card major:

Open 1 of your major and if partner responds at the 2 level in a new suit, your rebid is 2NT and therefore, forcing to game.

1S	2C	
2NT		15-18

With the 5 card major and only 12-14 rebid your major if partner responds at the 2 level in a new suit.

1S	2C	
2S		12-14

## With 19-20 and Balanced, Beat Partner to the Punch:

Always re-bid 2NT even if you have a 4-card major at the 1 level that you could rebid.

- b) ♠ K954  
♥ A43  
♦ AKQT  
♣ A3

1D	1H	
2NT	?	19-20/21

**Responder can use 3C = Stayman: 3D = Transfer to the Suit originally bid. Therefore,**

a) 1D 1H	b) 1D 1H	c) 1D 1H	d) 1D 1H
2NT 3C	2NT 3D	2NT 3H	2NT 3S

- a) Responder shows 4-spades with 4 or more hearts.  
b) Responder is showing precisely 5 hearts  
c) Responder is showing 6 hearts.  
d) Responder is showing 6 hearts, 5 spades and a slam invitation or better



## EXERCISES:

1. What is your definition of a balanced hand?

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2. With a balanced hand, what do you open with, when you contain the following number of HCP's?

- a) 11-12 HCP    b) 13-14 HCP    c) 15-18 HCP    d) 19-20 HCP  
e) 21-22 HCP    f) 23-24 HCP    g) 25-26 HCP    h) 27-28 HCP

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3. What do you open with the following?

- |    |                                   |    |                                   |    |                                   |    |                                   |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
| a) | ♠ KJ73<br>♥ KT4<br>♦ AJ73<br>♣ KJ | b) | ♠ AKQ6<br>♥ T5<br>♦ AK62<br>♣ 973 | c) | ♠ JT7<br>♥ AQJ7<br>♦ KJ6<br>♣ AKQ | d) | ♠ KJ7<br>♥ AQT3<br>♦ KJ2<br>♣ KQ4 |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|

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4. What do you open with the following?

- |    |                                   |    |                                   |    |                                   |    |                                   |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
| a) | ♠ AQ6<br>♥ KJ9<br>♦ KQJ63<br>♣ QT | b) | ♠ JT93<br>♥ AQ4<br>♦ AKJ<br>♣ AKJ | c) | ♠ KT4<br>♥ Q732<br>♦ A94<br>♣ K83 | d) | ♠ KJT9<br>♥ Q8<br>♦ QJT3<br>♣ KT5 |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|

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5. With 23HCP and a 5-card major, what do you open, and what is your re-bid, assuming partner makes a weak response? What are responder's obligations to find the correct contract.

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6. What do you rebid as responder with the following?      After 1D:1H:2NT:?

- |    |                                   |    |                                    |    |                                   |    |                                   |
|----|-----------------------------------|----|------------------------------------|----|-----------------------------------|----|-----------------------------------|
| a) | ♠ Q73<br>♥ JT432<br>♦ A73<br>♣ 87 | b) | ♠ A6<br>♥ JT8743<br>♦ Q62<br>♣ K73 | c) | ♠ JT72<br>♥ AQJ7<br>♦ K96<br>♣ Q3 | d) | ♠ KJ732<br>♥ AT9543<br>♦ 3<br>♣ 6 |
|----|-----------------------------------|----|------------------------------------|----|-----------------------------------|----|-----------------------------------|

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## ANSWERS:

1. A balanced hand is any number of HCP in which your shape is any one of the following, and it does not promise stoppers in all suits.
  - i) 4-4-3-2      ii) 4-3-3-3      iii) 5-3-3-2
2.
  - a) Pass.
  - b) 1H or 1S with 5; 1D with 4; 1C with 2:
  - c) 1NT.
  - d) 1 of your best suit and jump in NT's.
  - e) 2NT's.
  - f) If partner denies spades 2C and re-bid 2NT's
  - g) 2C and re-bid 3NT's.
  - h) 2D and re-bid 3NT's.
3.
  - a) 1NT
  - b) 1NT
  - c) 2NT
  - d) 1H
4.
  - a) 1D = Too strong for a 1NT opening with a strong solid 5-card minor.
  - b) 2C, Planning to re-bid 2NT.
  - c) Pass = A weak 12 count with only 1 honour in every suit.
  - d) 1D = Much stronger than c) with sequences QJT, and inner sequences JT9.
5. Open 2C and re-bid 2NT to partner's expected 2D response. This shows 23-24 HCP balanced and may contain a 5-card major. Responder will now use "Puppet Stayman" 3C with 4+ HCP and at least one 3-card major. Opener bids the major with a 5-card major or bids 3D with at least one 4-card major. Responder now has to show a 4-card major to try and find a 4-4 fit. This is done by bidding the 4-card major he doesn't have, so that with a fit the stronger hand i.e. opener, will be declarer.
6.
  - a) 3D Transfer to hearts with precisely 5 hearts.
  - b) 3H Showing 6 hearts.
  - c) 3C Stayman, showing precisely 4 spades. The hearts may be 4 or 5. With 5 hearts and 4 spades prefer to Stayman first and if opener shows no fit there, then they must have 3 hearts for 4H.
  - d) 3S Showing 6-5 Come Alive or 5-4 very strong. If opener rebids 3NT you should rebid 4S to confirm a 6-5 shape.

## 2: The 1NT & 2NT rebids:

**The 1NT Re-bid by Opener:** This is the most common re-bid made by opener and is the most commonly played contract by knowledgeable bridge players. However, at club level it is far from being the most commonly played contract, due to some abnormal fear of no-trumps. This is termed the No-Trump-a-phobia. An unusual fear, the victim continually comes near last and continually doesn't look for the right remedy.

The problem is that they prefer to play in a 7-card suit that is at the 2 level, which not only scores less, is harder to make because you have to make an additional trick, not to mention the opposition can ruff any of your side suit winners.

Most of these players ( if not all ) never see the light, that they in fact cause the disease, and put the failure of the contract down to bad luck, not bad management ( bidding ).

In addition to the above problem, because they tend to bid again, partner will ( because they suffer Non-Forcing-a-Phobia, bid again, the vicious circle continues till the partnership ends in 3NT with a massive 19 or 20 combined points. Very occasionally the partnership will get a good board and the partnership tends to remember the odd good occasion than the many bad ones.

The 1NT re-bid by opener will show precisely 12-14 HCP, when responder has bid.

**If however, responder does not make a bid, therefore, denying 6 HCP, a 1NT re-bid by opener will show 19-20 HCP.**

1D:(NO):NO:(1S):1NT

**If responder does not make a bid and 4<sup>th</sup> player doubles, then a redouble by opener shows 16+ HCP, competing for the auction.**

1D:(NO):NO:(X):XX

**Opener's 2NT re-bid:** When responder makes a bid, at the 1 level, then opener's 2NT re-bid will show 19-20 HCP. ( Not 16-18 as you probably would have opened 1NT ). Note that this is the only NT bid that is forcing to game.

**The 1NT re-bid by Responder:** This shows 6-9 HCP, and denies any 4-card suit that could have been bid at the 1 level. It also denies enough support for opener to make an 8 card fit. The 1NT re-bid will show 6-9 HCP, whether it is responder's first bid or their second bid.

1C:1H:1NT

or

1C:1D:1H:1NT

A re-bid of 2NT by responder will thus show 10-11/12 HCP.

**The 1NT bid in the Direct seat:** ( 1D ) : 1NT

This is exactly the same as a 1NT opening, ie. ( 15-18 HCP ) balanced. The only difference is that it will show a stopper in enemy suit, whereas a 1NT opening does not promise stoppers in all suit.

**The 1NT bid in the Direct seat after Doubling:** ( 1D ):X:(NO):1H:(NO):1NT

**This shows 19-21 and a balanced hand. Any bid that is preceded by a double shows a 3 point range increment on that bid.**

**The 1NT bid in the Pass-Out seat:** ( 1D ) : NO : ( NO ) ; 1NT

This shows 9-12 HCP and a stopper in enemy suit. Stayman applies but Transfers do not as you only transfer to a hand that is definitely stronger than yours. With 14 HCP and a 5-card major should jump to 3 of that major.

**The 2NT bid in the Pass-Out Seat:** ( 1D ) : NO : ( NO ) ; 2NT

This shows 17-18 HCP and a stopper in enemy suit. With 13-16 HCP's, double first and then re-bid 1NT. with 19-21 HCP's, double first and jump re-bid in NT's.

**The 1NT bid by Advancer:** ( 1C ) : 1H : ( NO ) : 1NT

This shows 9-11 HCP and no fit for partner. Do not change an overcall to a 4-card suit. Do not change an overcall when you have support for partner. Do not support partner Heart overcall with huge heart support when the opposition have bid spades. Ie. Do not push them into game.

**The 2NT bid Advancer:** ( 1C ) : 1H : ( NO ) : 2NT

This shows 12-14 HCP and a stopper in enemy suit.

**EXERCISES:**

1. The opposition opened 1C:Pass:Pass to you. What action do you take?

- |    |         |    |          |    |        |    |        |
|----|---------|----|----------|----|--------|----|--------|
| a) | ♠ KJ532 | b) | ♠ KJT432 | c) | ♠ KJ65 | d) | ♠ K76  |
|    | ♥ A7    |    | ♥ A92    |    | ♥ A86  |    | ♥ QT65 |
|    | ♦ 653   |    | ♦ A3     |    | ♦ KT3  |    | ♦ AJ2  |
|    | ♣ AQ2   |    | ♣ K6     |    | ♣ AQ3  |    | ♣ 543  |
- 
- 
- 

**ANSWERS:**

- 1 a) 2S 13-15 HCP and a 5-card suit.  
b) 3S 15-18 HCP and a 6-card suit.  
c) 2NT 17-18 Balanced.  
d) 1NT 9-12 HCP, Balanced

### 3: CHANGES OF SUIT AFTER SUIT AGREEMENT:

#### Change of Suit after Major Suit Agreement = Long Suit Trial:

1H : 2H

3C = I have extra values partner but I need help in clubs.

1H : 3C = Bergen Raise. ( 6-9 HCP & 4-card support )

3D = I have extra values partner but I don't want duplication in our diamonds.

#### Change of Suit after Minor Suit Agreement = Stopper Ask:

1D : 2D

2S = I have significant extra values partner but I would like a stopper in spades for NT's.

1C : 3C

3H = I have enough for game but I require a stopper in Hearts please pard.

West

♠ AK6

♥ 43

♦ AKJ872

♣ A8

East

♠ 532

♥ K87

♦ Q654

♣ Q93

1D : 2D

2H : 2NT

3NT : NO

## 4: COUNTING - QUIZ

1: DOD = 7.5

♠ 84 ♥ KJ6 ♦ AKQ6 ♣ JT98	♠ J62 ♥ 87 ♦ JT83 ♣ KQ72  ♠ AKQ95 ♥ AQ ♦ 752 ♣ A53	♠ T73 ♥ T95432 ♦ 94 ♣ 64
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West	North	East	South
X	2S	No	1S 4S
No	No	No	

South arrived at a 4♠ contract. West led A,K,Q of Diamonds, What should West play at Trick 4 and how should declarer play the remainder of the hand. Note the X , I call it a NSW Double. The Finesse in Hearts is obviously futile and the length trick in clubs may or may not be there.

2: DOD = 7

♠ T876 ♥ JT972 ♦ Q97 ♣ 5	♠ 942 ♥ AQ6 ♦ AT65 ♣ K73  ♠ AKQ ♥ K5 ♦ KJ432 ♣ AQ4	♠ J85 ♥ 843 ♦ 8 ♣ JT9862
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South arrived at 7NT. When dummy arrived it was obvious to declarer that he had to get Diamonds right.

3: Here's a deal where you can use a **discovery play** to collect extra information:

<p><b>Dummy:</b> ♠AQ9                  ♥765                  ♦A432                  ♣K102</p> <p><b>You:</b> ♠K10865                  ♥842                  ♦K7                  ♣AJ5</p>	<p><b>Opening lead:</b> Jack of hearts</p> <p>RHO overtakes the heart jack and cashes the AKQ. LHO pitches two small clubs on the second and third hearts. RHO exits with a spade and you cash the AKQ. RHO follows with the J74 of spades. LHO follows with the 32 and pitches a small club on the third spade.</p> <p>Your contract depends on guessing the location of the club queen. With nothing else to go on, you might finesse RHO for the queen just because he opened the bidding and is therefore more likely to hold the missing high-card points. If you're counting the opponents' cards, though, you might come to a different conclusion. And if you use a simple discovery play, you may be able to guarantee three club winners.</p>								
<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left; border-bottom: 1px solid black;">RHO</th> <th style="text-align: left; border-bottom: 1px solid black;">You</th> <th style="text-align: left; border-bottom: 1px solid black;">LHO</th> <th style="text-align: left; border-bottom: 1px solid black;">Partner</th> </tr> <tr> <td style="padding: 5px;">1H</td> <td style="padding: 5px;">1S</td> <td style="padding: 5px;">Pass</td> <td style="padding: 5px;">4S</td> </tr> </table>	RHO	You	LHO	Partner	1H	1S	Pass	4S	
RHO	You	LHO	Partner						
1H	1S	Pass	4S						

## ANSWERS:

1: The J♦ is now high in dummy and although West knows that South will overruff East, you must remove the diamond now so it's not available as a winner later. West should lead the 7♦.

Declarer realizes that the heart finesse is futile. You have 9 tricks on top so you require 1 more. Let's combine our chances and run all 4 trumps. West must keep length with dummy in clubs so is endplayed on the last trump, West has to bear his K♥.

Declarer runs the clubs noting the 4-2 break. Now declarer knows that West started with 2 spades, 4 Diamonds and 4 clubs, therefore, 3 hearts, declarer also knows that West with 1 remaining heart is the King, so declarer leads a heart from dummy and puts up the Ace establishing the Queen.

2: South arrived at 7NT. When dummy arrived it was obvious to declarer that he had to get Diamonds right. If that's the case then declarer should run all the other suits 1<sup>st</sup> to gain information and after running spades, hearts then clubs, South realized that East must have a Singleton Diamond as he has 6 clubs due to West showing out on the 2<sup>nd</sup> round. 3 spades and 3 hearts (followed on all 3 rounds).

Therefore, declarer should next cash the K♦, and finesse West's known Q♦. If everyone followed to all 3 rounds then it would be best to go for the drop.

### 3: **Your thought process:**

Focus your count on opener (RHO). So far, you know 9 of his 13 cards -- 6 hearts and 3 spades. You've seen 10 of his high-card points -- the AKQ of hearts and the jack of spades. Did he need the club queen to open the bidding? No. He could hold the diamond queen or QJ, which would give him 12 or 13 points.

### **Extra insurance -- the discovery play:**

Before you make the critical play in the club suit, play on diamonds to gather more information about RHO's distribution. Cash the king and ace and trump one of dummy's small diamonds. RHO will follow to all three diamonds, so you now have all the information you need to take three sure club tricks. You may also see more of RHO's high-card points on the diamond tricks, but the most important information here is his distribution.

You now know 12 of RHO's 13 cards -- 3 spades, 6 hearts and at least 3 diamonds. That leaves him with a void or singleton in clubs, so you have a "marked" finesse. Cash the club ace, just in case RHO has the singleton queen. If the queen doesn't fall, finesse LHO for his known queen by leading a low club to dummy's 10.

## 5 – OPENING LEADS – PASSIVE & ACTIVE Opening Leads

Sequence leads are so attractive because they set up tricks with almost no risk of giving declarer an undeserved trick. Leading from suits with only one honour or two honours or non-touching honours is risky. It may give declarer an extra trick. Such leads are known as "active" or "busy" or "attacking" leads.

1)               873 KJ62           T95 AQ4	2)               873 KJ62           Q54 AT9	3)               AQ5 KJ62           984 T73
4)               A73 KJ62           T85 Q94	5)               AQ5 KJ62           T94 873	6)               Q KJ62           T95 A8743

In each case West leads the 2 ( an active, attacking lead ).

- 1) This gives declarer an extra trick. If declarer plays the suit themselves, declarer can only score one trick
- 2) The lead works out well. East's Queen knocking out the Ace and setting up West's honours.
- 3) The attacking lead gives declarer an extra trick. By playing low, declarer's T wins and can sooner or later finessing dummy's Q.
- 4) Declarer plays low allowing the lead to roll around to the Q. Declarer has 2 tricks in the suit no matter who has the K by playing low. Declarer can only make 1 trick in the suit if they have to tackle the suit first.
- 5) The lead gives declarer nothing extra. Declarer could have finessed the Q anyhow to make 2 tricks in the suit.
- 6) The lead has given declarer an undeserved trick. If declarer starts the suit, you play the K on the first round, or if you had a chance to see dummy you would have led the K. This is not to say that you should even contemplate leading a K from a suit of this nature. It would be wrong 70 times out of a 100, would be cost free another 20 times, and you would be regarded as a 'genius' 10 times in a hundred. There are other G words that would describe your nature for the other 90 times. Even when partner has the Ace the lead can cost a trick
- 7)    Q64  
   KJ52           A87  
   T93  
   East wins the Ace but declarer can sooner or later gain a trick. If declarer starts the suit themselves there is no trick for declarer.

Even when the honours are touching there is risk attached.

8)               J73 KQ82           T65 A94	9)               854 KQ6           9732 AJT	10)             KT4 QJ6           9873 A52
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In each case West leads the highest honour.

- 8) West leads the K taken by declarer's Ace. Declarer can sooner or later play a small one towards the Jack knowing where the Queen is. Declarer makes two tricks but if declarer has to start the suit themselves there is only one trick available. If declarer plays low towards the Jack West should rise with an honour each time. Second player should not play low in that instance.
- 9) West leads the K, declarer wins the Ace and sooner or later declarer's J will knock out West's Q establishing the T. If declarer plays the suit themselves, they would play a small one from dummy finessing twice and both finesses would fail. Declarer would, therefore, only make 1 trick
- 10) Declarer wins the Ace and sooner or later finesses dummy's T, making three tricks in the suit. Declarer can only make two tricks in the suit, if they have to start the suit.



**Concluding:** All of the above are what is termed "active" leads and as was seen they often cost a trick. Sometimes the risk has to be taken in order to defeat the contract. In general the 1) higher the contract and 2) the stronger you are the riskier the attacking lead becomes.

**EXERCISES:**

A: What would you lead after your RHO opened 1NT and responder raised to 3NT?

i)	<u>Your Hand</u>	ii)	<u>Your Hand</u>	iii)	<u>Your Hand</u>	iv)	<u>Your Hand</u>
	♠ A65		♠ Q632		♠ QJT863		♠ KQ53
	♥ Q9652		♥ QT52		♥ JT4		♥ K85
	♦ K742		♦ Q843		♦ 74		♦ QJ6
	♣ 5		♣ A		♣ J4		♣ A72

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B: What would you lead after 1NT:6NT

i)	<u>Your Hand</u>	ii)	<u>Your Hand</u>	iii)	<u>Your Hand</u>	iv)	<u>Your Hand</u>
	♠ Q65		♠ T632		♠ QJT863		♠ KQ53
	♥ Q962		♥ QJT5		♥ JT4		♥ 985
	♦ K74		♦ Q842		♦ 74		♦ 765
	♣ 853		♣ K		♣ J4		♣ A72

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**ANSWERS:**

- Ai) 2♥ Try and set up your long suit. You have one entry and a highly probable entry ( K♦ ) if it can be established.
- ii) 2♥ Responder has not used Stayman. Lead a major. Hearts are stronger ( Q-T ) than spades ( Q-6 )
- iii) J♥ No point leading a spade if you have no entry after the suit is set up. The J♥ represents best value to set up partner's suit. The Q♠ will only work if partner has precisely K-x-x or A-x-x, possible and at teams may be worth the risk.
- iv) 2♣ Partner is marked with no HCP, therefore, it is safe to lead a club. It will not give declarer an undeserved trick. When you win your first trick, play A of clubs and another club. Be patient and let those tricks come to you.
- Bi) 8♣ Do not lead away from any honour against a slam. Declarer usually has eleven tricks on top and may have to finesse to find the twelve trick. If you lead from an honour, you have usually solved declarer's problem.
- ii) Q♥ Not questionable.
- iii) Q♠ Your aim against 3NT and 6NT contracts is usually quite different. Against 6NT, your aim is to make sure declarer doesn't gain a trick from your opening lead.
- iv) K♠ Do not lead A of clubs, followed by K of spades. Once you lead the K of spades declarer must win the A and be able to get 11 tricks in the red suits. If you lead A of clubs followed by the spade declarer only needs another 11 tricks but not only from the red suits, but also the club suit that you just set up for declarer.

## **FUTURE HOLIDAYS: 2021-2022**

<b>Dec 28 - Jan 01</b>	<b>Hunter Valley - New Years Eve - Mercure Resort</b>
<b>Feb 14 - 18</b>	<b>Star of The Sea Apts</b>
<b>Mar 06 - 11</b>	<b>Narooma - Amooran</b>
<b>May 01- 06</b>	<b>Nambucca Heads / COFFS - TBA</b>
<b>Aug 01 - Aug 11</b>	<b>Malaysia - Penang - The E &amp; O</b>
<b>Oct 31 - Nov 04</b>	<b>Terrigal - Melbourne Cup - Star of The Sea Apts</b>
<b>Dec 30 - Jan 03</b>	<b>New Years Eve - TBA</b>
<b>2023 May-June</b>	<b>Spain &amp; The Greek Isles Cruise + Portugal 22 Nights</b>