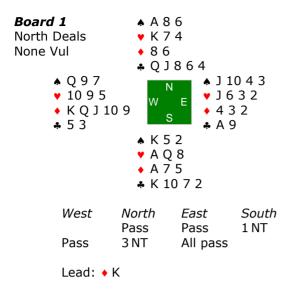
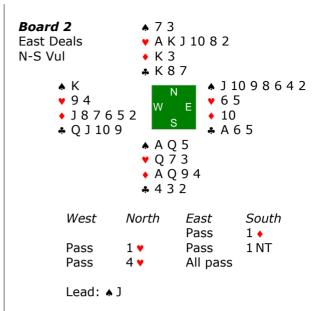
MANAGING TO PLAY SAFE



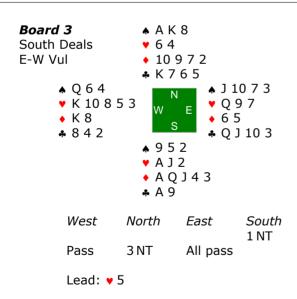
Bidding: After two passes, South opens 1 NT with a balanced 16 high card points and North raises to 3 NT with 10 high card points.

Play: If diamonds are 5-3 then the defenders may take four diamond tricks and one club trick, and beat the contract. In this case, declarer will need the *A to be with the short diamonds and declarer will need to duck the first two diamonds to break the defenders' communications.



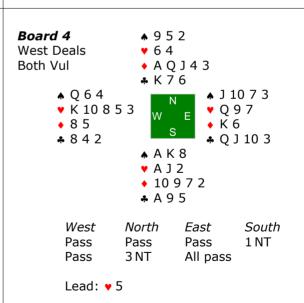
Bidding: South has a balanced hand with 14 high card points, and starts with 1 ◆. North responds 1 ▼ and South rebids 1 NT. North bids game in hearts.

Play: Declarer appears to have ten tricks. However, if West wins the ♠ K then a club switch may see declarer losing three club tricks. Declarer should rise with their ace intending to draw trumps and discard a club on the diamonds.



Bidding: South opens 1 NT with a balanced 16 high card points and North raises to 3 NT with 10 high card points.

Play: East is the dangerous opponent because you don't want East to play a heart through your ▼ J2. If you win the first heart, cross to dummy and take the diamond finesse into the West hand then the ▼ J2 is protected.



Bidding: After three passes, South opens 1 NT with a balanced 16 high card points and North raises to 3 NT with 10 high card points.

Play: This hand is similar to the previous one and East is the dangerous opponent again. Declarer will take the diamond finesse into the East hand. If declarer ducks two diamonds then East will not have a heart to return.