

These exercises are intended to help you prepare for a fundamental review of Early Fits: 4-4 Major-Suit Fits. NORTH is always the Dealer. East and West are passing. Check your answers for Bidding and Play

Hand 1	Hand 2	Hand 3	Hand 4
North	North	North	North
★ 7	A A Q 6 5	≜ 8	★ T 9 6 5
♥8764	♥ A K 8 7 2	♥AKJ3	∀ KQ9
♦ A K 9 8 7 2	♦ T 8	♦AKJT5	♦95
♣ A K	♣ 7 6	. • Q T 7	♣ A K Q 6
South	South	South	South
 4 J 9 8	★ K742	♦ 9642	♠ A K Q 4 3
♥AKJ9	♥ 53	♥ QT85	♥ A
♦T	♦ 964	♦87	♦ A Q T 6
◆ 98653	♣ A Q 9 8	♣ A K 3	♣ 8 4 2
North South	North South	North South	North South

Hand 5	Hand 6	Hand 7	Hand 8
North ♠ Q 7 5 4 ♥ J 9 6 ♠ A K J 8 ♣ J 8	North ♠ A K J T ♥ A 8 6 ↑ 7 2 ♠ T 8 7 5	North ♣ ♥ K J 9 2 ◆ A 8 5 3 2 ♣ A K J 6	North ♠ A K Q 4 ♥ K Q 9 8 3 ♦ 7 5 ♣ 5 3
South ♠ A K 9 8 ▼ A 7 2 ◆ 9 6 5 ♣ 7 3 2 North South	South ♠ Q 8 7 6 4 ♥ 9 7 4 ♠ A K J T 8 ♣ North South	South ♠ A 9 8 ♥ A Q 6 5 ♦ 9 7 6 ♠ 9 8 7 North South	South



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 1

North (14)

♦ 7

♥8764

♦ A K 9 8 7 2

♣ A K

South (9)

4 J 9 8

♥AKJ9

♦ T

98653

North South 1D 1H 3H 4H

North opens 1D with 12-20 hcp and No 5-card Major. Instead, opens longest Minor suit with at least 3 cards.

South may change to a new suit with 6+ hcp and 4+ cards in that new suit. South should change the auction to the Heart suit on the 1-level.

A New Suit by Responder is a FORCING Bid for Opener.

North finds the Heart Fit (even with no honor cards) and adds 3 Distribution points. North now has a Medium / Invitational Opening hand and Invites to Game.

South may now add Distribution and has enough to accept North's Invitation.

Contract: 4H by South
Opening Lead: ♠A

Top of Touching Honors

Count Losers in South's Hand:

Spades 3 What if you have no trump remaining in North? Hearts 1 Missing the ♥Q. Is a Finesse possible?

Diamonds 0 Can trump after the 3rd round. Discard a loser on 2nd round

Clubs 3 What will you do with the ♣986?

Need 10 tricks. Can afford 3 Losers

Have 7 Losers! Yikes! What can South do about this problem?

Play Planning

* South needs to win an early, reasonable trick.

West won't lead a 2nd Spade after winning Trick 1 because West can see North's Dummy.

But if West leads a Heart, Diamond or Club, South will regain the lead on Trick 2.

* South will need to pull Heart trump BUT how?

South must consider that the Heart trump suit has a Finesse.

*South needs to play to get to North's hand on Trick 3 in order to run a Finesse.

*South will then need to lead a low Heart from North.

If East plays a low Heart, the South plays the ♥J.

It will either work or it won't

South is hoping that West does not have the missing ♥Q.

If West plays low, then South can pull the remaining Heart trump,
Hopefully leaving a trump on each side of the table.

If West does play the missing ♥Q, then South will need to regain the lead as soon as possible and pull the remaining Heart trump, hopefully leaving one trump on each side of the table.

* South should then plan to cash the ♦A and ♦K, watching the Opponents' play. South needs to work on Diamonds BEFORE Clubs.

If both Opponents follow suit on the 2 Diamond tricks, South needs to play a Diamond again intending to lose it. South needs to play Diamonds again, if necessary, to lose another.

It's the only way for South to gain 2 more Diamond tricks after the ♦A and ♦K winners.

South needs the Club honors as transportation.

* South should then play to cash the Club honors.

Then any remaining Diamond winners.

South is hoping to only lose 1 or 2 Diamonds to E-W, maybe the ♥Q, the ♠A If the Heart Finesse works, then South can hold losers to 3 – making the contract.



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 2

North (13)

- **AQ65**
- ♥ A K 8 7 2
- ♦ T 8
- **♣** 7 6

South (9)

- **★**K742
- **♥**53
- ♦ 9 6 4
- ♣ A Q 9 8

North South 1H 1S 2S P

North opens 1H with 12-20 hcp and a 5-card Major.

South does not have support for North's Major-suit Opening. However, South may change to a new suit with 6+ hcp and 4+ cards in that new suit. South should change the auction to the Spades suit on the 1-level.

A New Suit by Responder is a FORCING Bid for Opener

North finds the Spade Fit and adds 2 Distribution points. North has a Minimum Opening hand and should raise to the 2-level.

South may now add 1 Distribution point but is still a Minimum Responding hand.

A Minimum Opener opposite a Minimum Responder means No Game.

Contract: 2S by South
Opening Lead: ◆K
Top of Touching Honor

Count Losers in South's Hand:

Spades 0 Have all the high Spade trump. Hearts 0 Can trump after the 3rd round. Diamonds 3 What will you do with the ♦964?

Clubs 2-3 This looks like a Finesse! The extra Clubs are a problem.

Need 8 tricks. Can afford 5 Losers

Have 5-6 Losers! Yikes! What can South do about this problem?

Play Planning

* South needs to win an early, reasonable trick.

West is going to play 2 Diamond winners before switching to another suit because West can see North's Diamond void after 2 winners.

If West switches to a Spade, Heart or Club, however, South will gain the lead on Trick 3.

* South will need to pull 3 rounds of Spade trump.

Does it matter in which order?

South needs to remember that there is a Club Finesse that must start in North.

Therefore, South should plan to pull 3 rounds of Spades and end in North.

* South should then plan to Finesse the Club suit.

South should lead a low Club from North.

If East plays a low Club, the South plays the ♣Q. It will either work or it won't

South is hoping that West does not have the missing ♣K.

If West plays low, then South's ♣Q wins a trick,

giving South 2 Club winners,

If West does play the missing ♣K, then South will only get the 1 Club winner

* South should then plan to cash the Heart honors, watching the Opponents carefully.

If the missing 6 Heart cards split 3-3, then North's remaining Hearts are winners right now.

If the missing Heart cards split 4-2, then South should play one more Heart card intending to lose.

That should then give South 2 extra Heart winners later.

South is hoping to only lose to ♦K and ♦Q. If the Finesse works and there is a decent Heart split, then South could make 5 on this hand – an Overtrick!



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 3

North (18)

- **\$** 8
- ♥AKJ3
- ♦AKJT5
- **♣** Q T 7

South (9)

- **◆**9642
- ♥QT85
- ♦87
- **♣** A K 3

North South 1D 1H 4H P

North opens 1D with 12-20 hcp and No 5-card Major. Instead, opens longest Minor suit with at least 3 cards.

South may change to a new suit with 6+ hcp and 4+ cards in that new suit. South should change the auction to the <u>Heart</u> suit on the 1-level, not because the Heart suit is better, but because Responder ALWAYS bids up-the-line with 4-4 in the Majors. A New Suit by Responder is a

FORCING Bid for Opener.

North finds the Heart Fit and adds 2

Distribution points.

With Maximum / Game-Going
Opening point count, North bids
Game.

Contract: 4H by South Opening Lead: •3

4th in the longest, strongest suit

Count Losers in South's Hand:

Spades 3 What will you do with the №964?.
Hearts 0 Have all the high Heart trump.
Diamonds 0-1 This looks like a Finesse!
Clubs 0 Have all the high Clubs.

Need 10 tricks. Can afford 3 Losers

Have 3-4 Losers! Yikes! Can South get rid of at least one Loser?

Play Planning

* South needs to win an early, reasonable trick.

E-W are going to win the first trick. But then they will switch to a new suit because they can see North's Spade void in Dummy.

If E-W switch to a Heart, Diamond or Club, South will gain the lead on Trick 2.

* South will need to pull 3 rounds of Spade trump.

Does it matter in which order?

South needs to remember that there is a Diamond Finesse that must start in South.

Therefore, South should plan to pull 3 rounds of Spades and end in South.

* South should then plan to Finesse the Diamond suit.

South should play Diamonds before Clubs.

Clubs will provide transportation to North's Diamonds later, if needed.

South should lead a low Diamond from South.

If West plays a low Diamond, the South plays the ♦J or ♦T. It will either work or it won't

South is hoping that East does not have the missing ♦Q.

If East plays low, then North's ♦J wins a trick. South can then call for North's ♦AKT which should then fell the missing ♦Q

If West does play the missing ♦Q, then South will have to remember to play the remaining good Diamonds when regaining the lead.

* South should then cash any remaining Clubs, Diamonds and Hearts.

South is hoping to only lose to E-W's ♠A.

If the Finesse works, South could make 6 on this hand by discarding losing Spades on the winning Diamonds.



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 4

North (14)

- **♦** T 9 6 5
- **♥** K Q 9
- ♦95
- ♣AKQ6

South (19)

- ♠ AKQ43
- **♥** A
- ♦ A Q T 6
- **♣**842

North	South
1C	1S
2S	6S

North opens 1C with 12-20 hcp and No 5-card Major. Instead, opens longest Minor suit with at least 3 cards.

South may change to a new suit with 6+ hcp and 4+ cards in that new suit. South bids 1S – only 1S. Not higher. South's change of suit is forcing. South should NOT bid higher than 1S. That would be a preempt of Partner and telling Partner that South had weakness, not strength.

A New Suit by Responder is a FORCING Bid for Opener.

North finds the Spade Fit and adds 1 Distribution point and raises to the 2-level with a Minimum Opening point count.

South knows the partnership is in Slam territory. North's 16-18 total points opposite South's 19+ points. South has 3 Aces – no need to ask for Aces if playing at the 6-level. Just bid the Small Slam.

If the partnership wants to consider 7S, then more bidding is needed

Count Losers in South's Hand:

Spades 0 Have all the high trump.
Hearts 0 Have all the high Hearts..
Diamonds 0-1 This looks like a Finesse!
Clubs 0 Have all the high Clubs.

Need 12 tricks. Can afford 1 Loser

Have maybe 1 Loser. Yeah! Can you try for all 13 tricks?

Play Planning

South can see 12 winners. But if South can make 13 tricks instead of 12 tricks, South might be every other South playing this hand.

*South needs to win an early, reasonable trick.

South can win the first trick with North's ♣Q

- * South will need to Spade trump until the Opponents are void.
- * South should then plan to Finesse the Diamond suit.

But, South will need to plan to get back to North to start the Finesse.

South should lead a low Club from South as transportation to North.

South should lead a low Diamond from North.

If East plays a low Diamond, the South plays the ♦Q

It will either work or it won't.

If West plays the ♦Q – oh well, nothing lost. South can still take the remaining tricks.

BUT if West plays a low Diamond, then South's ♦Q wins the trick. South does not have a Diamond Loser now.

* South should then cash any remaining Diamonds, Clubs, Hearts and Spades.
When playing the Hearts, cash the ♥A first.

Then lead a low Club or trump a Diamond in North in order to get to the
▼KQ.

If the Finesse works, South could make 7 on this hand.

Contract: 6S by South
Opening Lead:

Top of touching honors



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 5

North (12)

- **Q**754
- **♥**J96
- ♦AKJ8
- **♣** J 8

South (11)

- **♠** A K 9 8
- ♥A72
- ♦965
- ♣ 7 3 2

North	South
1D	1 S
2S	3S
Р	

North opens 1D with 12-20 hcp and No 5-card Major. Instead, opens longest Minor suit with at least 3 cards.

South may change to a new suit with 6+ hcp and 4+ cards in that new suit. South bids on the 1-level, no matter the Responding point count.

A New Suit by Responder is a FORCING Bid for Opener.

North finds the Spade Fit. With no additional Distribution, North is a Minimum Opening point count and shows the Fit by raising to the 2-level. and adds 2 Distribution points.

South has an Invitational Responding hand and Invites to Game.

North has nothing extra and rejects the Invitation.

Contract: 3S by South Opening Lead: ♣K

Top of Touching Honors

Count Losers in South's Hand:

Spades 0 Have all the high Spade trump.
Hearts 2 What will you do with the ♥72?
Diamonds 1? This looks like a Finesse!

Clubs 2 Will be able to trump after 2 Clubs tricks.

Need 9 tricks. Can afford 4 Losers

Have 4-5 Losers! Yikes! Can South get rid of at least one Loser?

Play Planning

* South needs to win an early, reasonable trick.

E-W are going to win the first two Clubs tricks. They will stop playing Clubs once North's Dummy is void. On Trick 3, however, South will be able to gain the lead if E-W lead a Spade, Heart or Diamond.

* South will need to pull 3 rounds of Spade trump.

Does it matter in which order?

South needs to remember that there is a Diamond Finesse that must start in South.

Therefore, South should plan to pull 3 rounds of Spades and end in South.

* South should then plan to Finesse the Diamond suit.

South should lead a low Diamond from South.

If West plays a low Diamond, the South plays the ♦J. It will either work or it won't

South is hoping that East does not have the missing ♦Q.

If East plays low, then North's ♦J wins a trick. South can then call for North's ♦AK which should then fell the missing ♦Q.

Then even the ♦8 is good.

If West does play the missing ♦Q, then South will have to remember to play the remaining good Diamonds when regaining the lead.

* South should then cash any remaining Hearts and Spades.

South is hoping to only lose to E-W's ♥K, ♥Q, ♣A and ♣K if the Diamond Finesse works. It the Diamond Finesse doesn't work, then South is Down 1. Nothing to be done about it.



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 6

North (12)

- ♠ A K J T
- ♥ A 8 6
- **♦**72
- **◆** T 8 7 5

South (10)

- **Q8764**
- **♥**974
- ♦ A K J T 8
- 🌲 ----

North	South
1C	1S
2S	4S
D	

North opens 1C with 12-20 hcp and No 5-card Major. Instead, opens longest Minor suit with at least 3 cards.

South may change to a new suit with 6+ hcp and 4+ cards in that new suit. South bids on the 1-level, no matter the Responding point count, no matter the length of the Responding suit.

Note: South should show the Major suit with these two 5-card suits.

A New Suit by Responder is a **FORCING Bid for Opener.**

North finds the Spade Fit. North adds 1 Distribution point and raises to the 2-level with a Minimum Opening point count.

South adds 3 more Distribution points and bids the Game.

Contract: 4S by South Opening Lead: ♣K **Top of Touching Honors**

Count Losers in South's Hand:

0 Have all the high Spade trump. Spades Hearts 2 What will you do with the ♥74? Diamonds 1? This looks like a Finesse!

1? Will be able to trump Clubs right away but limited Clubs

Need 10 tricks. Can afford 3 Losers

Have 4 Losers! Yikes? Can South get rid of at least one loser?

Play Planning

* South needs to win an early, reasonable trick.

E-W are going to be surprised when South trumps their very first Club trick.

* South will need to pull 2-3 rounds of Spade trump.

Does it matter in which order?

South needs to remember that there is a Diamond Finesse that must start in North.

Therefore, South should plan to pull 2- 3 rounds of Spades and end in South.

* South should then plan to Finesse the Diamond suit.

South should lead a low Diamond from North.

If East plays a low Diamond, the South plays the ♦T.

It will either work or it won't

South is hoping that West does not have the missing ♦Q.

If West plays low, then South's ♦J wins a trick.

If West plays the missing ♦Q, then South will get back to North later for the remaining Diamonds.

Further thinking: If West plays low, then EAST has the missing ♦Q.

South can play a low Heart to North's ♥A as transportation.

Then South calls for the other Diamond in North to play through East. South should then plan the ♦J.

At that point, South can cash the ♦AK to fell the Queen.

Even the ♦T is good. Can discard North's losing Hearts and Clubs..

* South should then cash any remaining Spades.

South is hoping the Finesse works twice in Diamonds. If so, then South might be able to discard 2 Hearts and 1 Club in North on South's winning Diamonds. But, What will



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 7

North (16)

- ----
- **♥**KJ92
- ♦ A 8 5 3 2
- ♣AKJ6

South (10)

- **A** 4 9 8
- ♥AQ65
- ♦ 9 7 6
- ◆ 9 8 7

North South 1D 1H 4H P

North opens 1C with 12-20 hcp and No 5-card Major. Instead, opens longest Minor suit with at least 3 cards.

South may change to a new suit with 6+ hcp and 4+ cards in that new suit. South bids on the 1-level, no matter the Responding point count, no matter the length of the Responding suit.

A New Suit by Responder is a FORCING Bid for Opener.

North finds the Heart Fit. North adds 3 Distribution points and raises to Game.

Contract: 4H by South Opening Lead: ♠Q

Top of Touching Honors

Count Losers in South's Hand:

Spades 0 Have the ♠A and then can trump. Hearts 0 Have all the high Heart trump

Diamonds 2? This is a long suit that will need to lose a couple of times

Clubs 1-2? This looks like a Finesse!

Need 10 tricks. Can afford 3 Losers

Have 3-4 Losers! Yikes? Can South get rid of at least one loser?

Play Planning

* South needs to win an early, reasonable trick.

South should NOT plan to trump Trick 1. Instead, South should plan to discard a loser from North on a winning A in South.

Probably the ♣6. It's an iffy winner once the other honors are played.

* South will need to pull 3 rounds of Heart trump.

Does it matter in which order?

South needs to remember that there is a Club Finesse that must start in South.

Therefore, South should plan to pull 3 rounds of Hearts and end in South.

* South should then plan to Finesse the Club suit.

South should lead a low Club from South...

If West plays a low Club the South plays North's ♣J. It will either work or it won't

South is hoping that East does not have the missing &Q.

If East plays low, then North's ♣J wins a trick.

South can then cash the winning ♣AK

If East plays the missing ♣Q, then South will get back to North later for the remaining Clubs.

* South should then play the long Diamond suit, Ace first, intending to lose a trick or two. It's possible to set up a Diamond trick or two after losing twice.

South is hoping to lose only to E-W's ♦K and ♦Q if the Club Finesse does work. Maybe South can make 5?



ANSWERS: Check your Bidding and Play Planning on each hand

Hand 8

North (14)

- AKQ4
- **♥** K Q 9 8 3
- **♦**75
- **♣** 5 3

South (12)

- ◆ 9865
- **¥** 2
- **♦** K Q J 9 3
- ♣ A Q 7

North South 1H 1S 3S 4S

North opens 1H with 12-20 hcp and a 5-card Major.

South does not have support for North's Major suit. South may change to a new suit with 6+ hcp and 4+ cards in that new suit, even without any honor cards.

A New Suit by Responder is a FORCING Bid for Opener.

North finds the Spade Fit. North adds 2 Distribution points and Invites to Game with 16-18 Opening points.

South now adds 2 Distribution points and accepts the Invitation to Game.

Contract: 4S by South Opening Lead: ♥4

4th in longest, strongest suit

Count Losers in South's Hand:

Spades 0 Have all the high Spade trump.

Hearts 1 Missing the ♥A

Diamonds 1 Missing the ♦A. This suit looks PROMOTABLE

Clubs 1? This looks like a Finesse!

Need 10 tricks. Can afford 3 Losers

Have 3 Losers! Can South get rid of at least one loser?

Play Planning

* South needs to win an early, reasonable trick.

South will lose this first trick in Hearts to the ♥A as long as South calls for either the ♥K or ♥Q in North. West just promoted this suit for South. The other Heart honor will be a winner later.

E-W will probably switch to a new suit. If E-W play a Spade or Club, South can win. If E-W play a Diamond, they are promoting Diamonds for South.

* When South does gain the lead, South will need to pull 3 rounds of Spade trump.

Does it matter in which order?

South needs to remember that there is a Club Finesse that must start in North.

Therefore, South should plan to pull 3 rounds of Spades and end in North.

* South should then plan to Finesse the Club suit.

South should lead a low Club from North.

If East plays a low Club the South plays the ♣Q. It will either work or it won't

South is hoping that West does not have the missing ΦQ . If West plays low, then South's ΦQ wins a trick. If West plays the missing ΦQ , then South loses 1 Club trick.

* South should then plan to PROMOTE Diamonds.

South plays the Diamond honors until the ◆A shows.

South should plan to cash any remaining Diamonds, Clubs, Hearts and Spades.

South is hoping to lose only to E-W's ♥A and ♦A if the Club Finesse does work. If the Club Finesse doesn't work, the South will lose one Club trick as well.