

***Star of The Sea Apartments March 31 – April 04 - 2025***



**FRANK HARDIMAN**

## **TERRIGAL March 31 - April 04 2025 – STAR of the SEAS – PROGRAM**

All session have pre-dealt boards and hand records. Bridge Sessions are held in Apartment number 52. Resort is not Licensed and therefore bring your own liquor. Pairs are Masterpointed at B4Red.

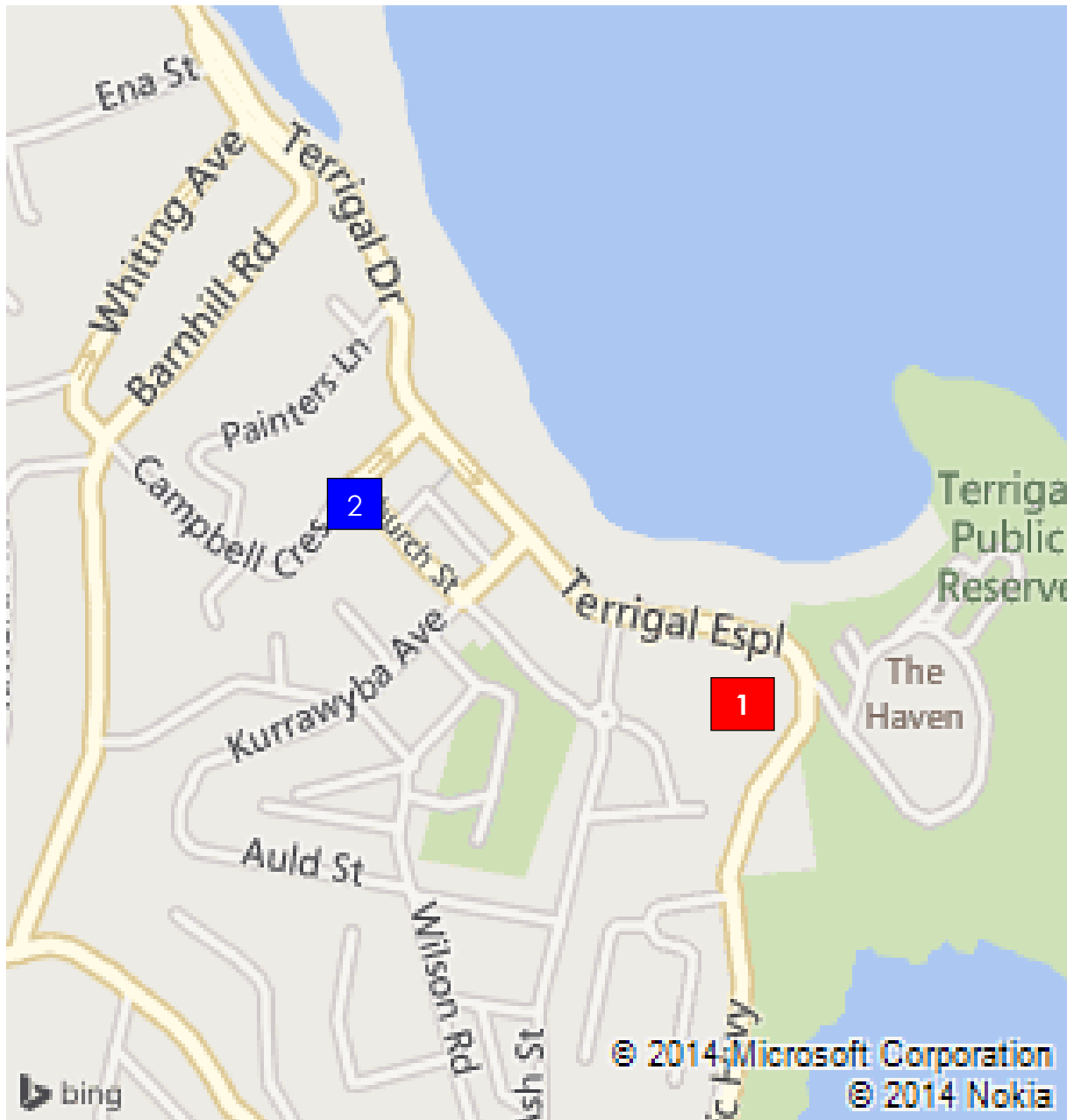
### **PROGRAM:**

Monday:	1:00 - 2:00 pm	Check-In
	2:30 pm	<b>Terrigal Pairs 1 of 5</b>
	6:15 pm	Champagne Welcome with Horderves in hosts penthouse apartment.
	7:15 pm	Dinner in Apt 52 by Gaye including drinks.
Tuesday:	09:30 am	Workshop 1 Apt 52
	10:00 am	<b>Terrigal Pairs 2 of 5</b>
	1:00 pm	Lunch Supplied by Gaye
	2:00 pm	<b>Terrigal Pairs 3 of 6</b>
	7:00 pm	Dinner at Once Again (Thai) Excellent food. Buffett. No Desert.
Wednesday:	9:30 am	Workshop 2 Apt 52
	10:00 am	<b>Terrigal Pairs 4 of 6</b>
	1:00 pm	Seafood Lunch or Vietnamese @ My Little Vietnam opposite Surf Club
	5:45 pm	Cocktails & Buffett Dinner at The Caspian (Davistown)
Thursday:	9:15 am	Workshop 3 Apt 52
	2:45 pm	<b>Terrigal Pairs 5 of 6</b>
	1:00 pm	Gaye's Lunch in Bridge Rooms
	2:00 pm	<b>Terrigal Pairs 6 of 6</b>
	6:45 pm	Dinner at All Malay - Avoca
Friday:	9:00 am	<b>Walk In Butler Pairs (Green Points) 2 of 2</b>
	11:45 pm	Lunch and Presentation



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## A: TERRIGAL LOCATION MAP:



1 **Star of the Sea Apartments**

2: **Once Again** - Tuesday

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

Aspect	Information
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

LETTERBOX  
RESTAURANT

Crowne Plaza Hotel

Units 29 - 36

PEDESTRIAN PRESS TO EXIT

- Kids Playground
- BBQ Area

Visitors Parking

*the Cape*

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

PEDESTRIAN PRESS TO EXIT

Units 37 - 52

*the Promenade*

- Squash Court
- Snooker Room
- Library

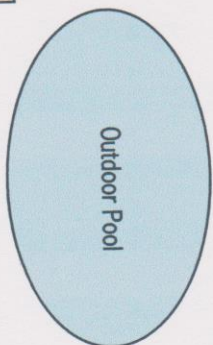
RECEPTION / Foyer Gallery

*the Haven*

PEDESTRIAN PRESS TO EXIT

HAVEN BEACH  
REEF RESTAURANT

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



Units 17 - 28

*the Skillion*



THE ENTRY  
DRIVEWAY

## LOCATION MAP



Phone 0243 85 7979 FAX 0243 85 5656  
www.staroftheseaaterrigal.com

### NOTES:

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

## 1 – OPENING LEADS – SEQUENCE LEADS

**With a Sequence:** A sequence of 3 honours makes a very attractive lead. For example, a suit headed by KQJ, QJT, JT9. The reason for this is

	<u>Your Hand</u>
Leading without clues from the bidding.	♠ A65
	♥ Q9652
	♦ K742
	♣ 5

**The Influence of the Bidding:** The bidding often tells you where the opponents are strong. It makes good sense to take this into account.

	<u>Your Hand</u>		
Indications from the bidding.	♠ A65		
Which suit do you lead against 3NT after the bidding	♥ Q9652		
	♦ K742		
	♣ 5		
		North	South
		1C	1H
		1NT	3NT

Normally the heart suit would offer the best outlook, but that has changed. One of the opponents has bid hearts, so your partner is likely to be short in hearts. The bidding has made it clear that hearts is probably not your best fit so you should try something else. In this case you should lead a diamond. You should rarely bid a suit that has been bid by the enemy. **Prefer an Un-bid Suit.**

**When Partner Bids:** Never lose sight of what you are aiming to play on the suit you have the best fit in. This does not mean you always have to have length. Partner has gone to the trouble of bidding because he has a good suit that he would like you to lead. Do what he says, it's his fault if it goes wrong. This is why our Overcalls must have a good Suit Quality ( SQ ). They are meant as lead directing, if we aren't the declaring side.

<b>Leading Partner's Suit:</b>	<u>Your Hand</u>			
	♠ QJT52	North	East	South West
	♥ Q92	(1D)	1H	(2NT) No
	♦ J742	(3NT)	All Pass	
	♣ 5			

You may be tempted to lead your spade suit, they are quite strong and sequential. Nevertheless, this is wrong. Your partner's bid suit is probably better than yours so lead a heart. Even if it does not work, he will be pleased that you took notice of his bid. Another major point in favour of leading partner's suit is to do with entries. Not only must a suit be established ( IE. With spades you must lead the Q to knock out the King and Ace ) but that defender must win the lead so that the suit can be cashed. This takes entries. Therefore, it is hopeless to lead a long suit from a very weak hand.

**With Suits of Equal Length:** Lead the Stronger Suit.

<u>Your Hand</u>	
♠ KJ94	After 1NT:3NT, what would you lead? Normally you would lead your longest
♥ 65	suit, but you have two 4-card suits. For a diamond lead to be successful, partner
♦ Q732	will need to have two honours or at least the A. For a spade lead to work all he
♣ J73	needs is 1 honour, to form a sequence or part-sequence. Lead a spade.

## EXERCISES:

A.

If you do not have a sequence to lead, what are you trying to do when you make an opening lead?

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B.

Why is it necessary for an overcall to have a good Suit Quality?

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## ANSWERS:

A.

To form a sequence between your hand and partner's, so that the lead does not cost a trick.

B.

An overcall is made to direct partner as to the best opening lead, not merely just competing for the contract.



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

KJ52

Q64  
T93

A87
- 7) 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. Try it.

Even when the honours are touching there is risk attached.

8)  $\begin{matrix} J73 \\ KQ82 \\ A94 \end{matrix}$  T65 9)  $\begin{matrix} 854 \\ KQ6 \\ AJT \end{matrix}$  9732 10)  $\begin{matrix} KT4 \\ QJ6 \\ A52 \end{matrix}$  9873

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:

A.

- i) 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.

B.

- i) 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.

### 3: ACTIVE vs PASSIVE OPENING LEADS:

**Introduction:** Sometimes it is best to make an attacking lead and accept the risk. On other occasions, a passive lead is best. Here are some guidelines if you have no attractive lead such as a sequence or an A-K combination.

#### When to make a Passive Lead:

- 1. Against a Slam:** Choose a suit with no honour cards in it. If you have 6 or 7 points and the opposition are in a slam (especially 6NT or 7NT) then partner has no high cards at all. Leading away from your honour can only cost you. Prefer to lead a trump in a suit contract if partner cannot reasonably have Q-x-x or J-x-x-x.
- 2. Against 1NT/2NT contracts with no 5-card or longer suit:** Tend to avoid a 4-card suit with no sequence. Prefer 3 or 4 rags to a 4-card suit with just one honour or two non-touching honours. It is often best to lead a suit headed by J-T-x or T-9-x rather than a modest 4-card suit. Against a 1NT or 2NT opening passed out, or a 1NT:2NT auction, it is often best to stick with a passive lead. Leading from a 4-card suit with just one honour in it will often cost your partnership a trick when leading up to the strong hand.
- 3. Against a Trump Contract when there is no evidence that dummy has a long suit:** Against 1S:3S:4S or 1S:2S:4S, a trump lead from 2, 3 or 4 rags is often best. Let declarer find the missing honour cards in other suits. Don't you find them for declarer by making those abysmal leads from suits with only 1 honour or 2 non-touching honours in them.

When declarer bids two suits and dummy gives preference and you are strong in declarer's second suit, you should make a "Passive Trump Lead". If you do not lead trumps your winners in declarer's second suit will be trumped in dummy. Therefore, lead trumps at every available opportunity.

#### When to make an attacking lead:

- 1. Against a suit contract when dummy is known to hold a 5-card or longer suit.** How does the play develop when dummy has a long suit? Trumps are drawn and the long suit is then used to discard losers. If you lead trumps or dummy's long suit, this simply gives declarer the initiative. When dummy has a long useful suit, you must collect your winners in outside suits as quickly as possible. If you do not get them early, you will not get them at all.

#### RULE:

**"When dummy has a useful long suit, you should lead one of the unbid suits even if it is a risky lead".**

This rule does not apply if you are strong in dummy's suit, so that there is no prospect of discards for declarer.

- 2. Against a small slam suit contract:** An Ace lead against a suit slam, is a very attractive lead, much more so than a lower level contract. Again if dummy has shown a long suit, an attacking lead may be necessary. But if you have significant strength, partner will have nothing and therefore an attacking lead could only do damage.
- 3. Against a Pre-Emptive Opening:** Often dummy produces a long useful suit, and by leading an Ace gives you a change to see dummy and perhaps get a signal from partner. The rare Ace lead is fine in this situation, as declarer will rarely have the King after a pre-emptive opening. If partner doesn't have the King, dummy should have it and if that's the case, declarer could have played a small one from hand towards the King anyway, thus establishing it.
- 4. Against 3NT when dummy is expected to hold a long running suit:** Against an auction like 3C:3NT, it is often better to attack from a suit like A-K-x or K-Q-x, than a weakish 4-card or 5-card suit. Against that kind of dummy, you have little time to set up a long suit. Unless you collect your 5 tricks quickly, you will not be collecting them at all.

## EXERCISES:

1. What would usually be your best lead against (1NT) : (2NT) : (NO) ?

- |    |                                  |    |                                   |    |                                   |    |                                   |
|----|----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
| a) | ♠ J864<br>♥ 864<br>♦ K64<br>♣ Q7 | b) | ♠ J87<br>♥ QJT6<br>♦ KT64<br>♣ T4 | c) | ♠ Q963<br>♥ T97<br>♦ A964<br>♣ K7 | d) | ♠ AQ65<br>♥ KJ7<br>♦ QT7<br>♣ 964 |
|----|----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
- 
- 
- 

2. What would usually be your best lead against (1S) : (1NT) : (2H) : (NO) ?

- |    |                                   |    |                                   |    |                                   |    |                                   |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
| a) | ♠ 864<br>♥ 864<br>♦ KQJ4<br>♣ Q97 | b) | ♠ AQT7<br>♥ 864<br>♦ KT64<br>♣ T4 | c) | ♠ QT63<br>♥ T97<br>♦ A964<br>♣ K7 | d) | ♠ A652<br>♥ 972<br>♦ QT753<br>♣ 9 |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
- 
- 
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3. What would usually be your best lead against (1NT) : (4NT) : (6NT)?

- |    |                                   |    |                                   |    |                                   |    |                                   |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
| a) | ♠ 8642<br>♥ A84<br>♦ KQ42<br>♣ 97 | b) | ♠ AQT<br>♥ 864<br>♦ 7643<br>♣ T42 | c) | ♠ QT63<br>♥ 73<br>♦ A964<br>♣ Q72 | d) | ♠ A65<br>♥ 97<br>♦ JT953<br>♣ 984 |
|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|----|-----------------------------------|
- 
- 
- 

## ANSWERS:

1. a) 8♥. 3 and 4 card suits containing one honour are not attractive leads. The 8 usually denies an honour and tells partner "I am not interested in this suit". That does not forbid you to return that suit when you next get on lead, as it may be the safest thing to do.
- b) Q♥. Top of sequence. What else?
- c) T♥. The best suit that has touching cards. The opposition have not used Stayman and, therefore, partner is likely to have some length in the suit. (3 or 4 cards) to make the lead completely safe.
- d) 6♣. When leading from rubbish, use Middle-Up-Down if the 9 or Ten is your highest.
2. a) 8♥. When leading from rubbish, lead the highest if the highest card you hold is the 8 or lower.
- b) 4♥. When strong in declarer's second suit, always lead a trump - and at every opportunity.
- c) 7♥. Similar to b). Don't play the Ten. Declarer may have the Jack in dummy and plays that and partner may have a singleton Queen, in which case your Ten would be promoted to a winner.
- d) 9♣. Singleton leads make attractive leads from weak hands. Partner will have entries so you may ruff.
3. a) K♦. Not the Ace of hearts followed by the King of diamonds. Set up your diamond winner. You should have doubled this if you were on lead.
- b) 7♦. Be patient with your spades.
- c) 7♥. Partner is marked with nothing and therefore the lead should not cost a trick.
- d) J♦. Who would argue?

#### 4: DO I CONTINUE WITH THE SUIT LED:

**Introduction:** To make most notrump contracts you need to establish tricks from long suits to go with your high card tricks. In trump contracts you also look

	<u>Dummy</u>		
	765		
3 led		AJ8	Play the Ace

**Rule 2. With equally high cards play the cheapest:** When you are third hand with a sequence of cards you should play the cheapest.

	<u>Dummy</u>		
	765		
3 led		KQJ4	Play the Jack

By following the above two rules you will be able to determine who has many missing cards. Take the following examples with you on lead.

1.

	<u>Dummy</u>	
	752	
You		Partner's play: J
K963		

Declarer plays the Q. You led the 3. Who has the A? Who has the T?

2.

	<u>Dummy</u>	
	A64	
You		Partner's play: J
Q8532		

Declarer plays the K. You led the 3. Who has the T?

If you can answer the above two questions then you will be able to determine whether it is correct for you to play the suit again when you next get on lead or wait till partner gets on lead for them to return your opening lead.



A post mortem as enjoyed by most married bridge partners



**Rule 3. If partner leads an honour card and you hold an honour doubleton it is normal for you to play the honour to unblock the suit on the first round**

	<u>Dummy</u>	
You	764	
QJT32	K5	Partner leads the Q
	A98	

If you do not play the K, declarer will duck ( play the 8 ), partner will continue with the J and you have successfully blocked the suit. That is, you cannot now continue the suit. You will now have to switch suits in which declarer will probably win and still has a stopper ( A ) in the suit led. However, do not unblock if you can see that this gives an extra trick to declarer.

	<u>Dummy</u>	
Partner	T64	<u>You</u>
Q led	K5	Partner leads the Q

Partner has led from Q-J-9. If you play the K, declarer will win the A and dummy's T-6 will be sitting over partner's J-9. Therefore, play the 5. Unblocking is usually necessary but only do so if it promotes tricks for your partnership, not the opposition.

Unblocking with a doubleton may also be necessary if dummy wins the trick:

<u>Dummy</u>	
	<u>You</u>
	K4



layed. You should play the K. Playing low blocks the suit.



## EXERCISES:

i) . In each of these cases West leads the 3 and dummy plays low. Which card should you play?

- a)
- |         |              |            |       |
|---------|--------------|------------|-------|
| Partner | <u>Dummy</u> | <u>You</u> |       |
| 3 led   | Q76          | KT4        | _____ |
- b)
- |         |              |            |       |
|---------|--------------|------------|-------|
| Partner | <u>Dummy</u> | <u>You</u> | _____ |
| 3 led   | Q76          | AJ4        | _____ |
- c)
- |         |              |            |  |
|---------|--------------|------------|--|
| Partner | <u>Dummy</u> | <u>You</u> |  |
| 3 led   | Q76          | AT4        |  |

ii). Is it safe? In no-trumps , you often have to decide whether it is safe to continue the suit led or wait till partner gets on lead to lead the suit to you. In each of these cases you lead the 3 and dummy plays low. Partner plays the 9?

- a)
- |           |              |                |       |
|-----------|--------------|----------------|-------|
| You       | <u>Dummy</u> | <u>Partner</u> |       |
| KT543 led | 762          | 9              | _____ |

East plays the 9, declarer the Q. Is it safe for you to continue the suit?

- b)
- |           |              |                |       |
|-----------|--------------|----------------|-------|
| You       | <u>Dummy</u> | <u>Partner</u> |       |
| Q7643 led | T52          | 9              | _____ |

East plays the 9, declarer the K. Is it safe for you to continue the suit?

- c)
- |           |              |                |  |
|-----------|--------------|----------------|--|
| You       | <u>Dummy</u> | <u>Partner</u> |  |
| Q7643 led | AT2          | 9              |  |

East plays the 9, declarer the K. Is it safe for you to continue the suit?

## ANSWERS:

- i)
- a) T
- b) J
- c) T
- ii)
- a) No. Declarer must have A-Q-J, as partner would have played the J from J-9-x. Therefore, you must get partner on lead, to lead this suit through declarer.
- b) Yes. If declarer had A-K-J, declarer would usually win the trick as cheaply as possible ( the J ), therefore, partner, should have the J. If partner doesn't have the J, it would cost you a trick to continue the suit.
- c) Yes. If declarer had K-J, then declarer would have won the first trick with the J. partner therefore, therefore, started with J-9.

