

## Esther Discusses

### "Correctly Counting Your 'Losers' When Playing a Suit Contract as Declarer"

Esther Klinktoast-Houstonhousen<sup>1</sup>

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**Bruce:** Today, we are honored to have with us Esther Klinktoast-Houstonhousen, Quintuple Gold Emerald Life Master (20 Million+ ACBL MasterPoints), who will talk us through "**Correctly Counting Your 'Losers' When Playing a Suit Contract as Declarer**". Ms. Klinktoast-Houstonhousen, thanks for taking the time to be with us today!

**Esther:** D\*\*n it, Bruce! How many times do I have to tell you to **NEVER, ever** call me Ms. Klinktoast-Houstonhousen! Always, **ALWAYS, ALWAYS** instead call me, Esther, because I am such a "warm and caring" person!

**Bruce:** Errr, well, in any case, Esther, would you begin first by telling us what is the **Cardinal Bridge Principle** that should govern "counting your 'losers'" as the preliminary basis for initially planning your "Line of Play" as Declarer?

**Esther:** Well, my *inquisitive interlocutor*, I will certainly try to help you.

**Bruce:** Errr, well, Esther... Are you actually being *nice* to me?

**Esther:** Well, my *studious salamander*, of course I am being "nice" to you! Why wouldn't I be "nice" to you?

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<sup>1</sup> As noted in an article in the Winter/Spring, 2024 article in The American Bridge Teachers' Association (ABTA) Journal, [https://esther-bridge.com/pdf/ABTA\\_1\\_24.pdf](https://esther-bridge.com/pdf/ABTA_1_24.pdf), Esther Klinktoast-Houstonhousen in fact is a hypothetical, and not a real person! So this article was really, really written by Bruce Thompson.

Well, in any case, I want to first advise you that the ideas and examples presented here are drawn from Larry Cohen's excellent article, "Trump Suit Contracts—Step 1" (p. 47), published in the January, 2026 issue of the ACBL Bridge Bulletin. I have altered some of the cards in these examples.

### About Larry Cohen

By the age of 22, **Larry Cohen** had won his first two of **25** National Bridge Championships, the Blue Ribbon Pairs and the prestigious Spingold Teams. Between 1979 and 2008, Cohen won **57** first or second place finishes in national and world competitions. In 2002, the American Contract Bridge League (ACBL) named Cohen "Player of the Year". Cohen is also listed on the ACBL's "Top 10 Living Most Influential Bridge Personalities". In 2020, in his first year of eligibility, Cohen was elected to the ACBL Hall of Fame. Cohen has had long-term bridge partnership with players such as Marty Bergen and David Berkowitz.

Cohen's bridge writings have been massively influential. Cohen for many years has published a monthly column in the ACBL Bridge Bulletin. Cohen has authored numerous books including **6** books that have won the American Bridge Teachers' Association (ABTA) "Bridge Book of the Year Award":

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther. Well, errr..., what then is the **Cardinal Bridge Principle** for "counting" "losers" when playing Suit contracts as Declarer?

**Esther:** Well, my *gracious giver*, I will certainly try to help you! When playing **NT** contracts as Declarer your *first* job is to count your "winners". But when you are playing a Suit contract as Declarer your *first* job is to count your "losers". You *then* must try to formulate a plan that allows you to (1) ruff your "losers" or (2) sluff your "losers" on your own "winners" or on Opponents' inevitable "winners" (i.e., a "loser-on-loser play").

**Bruce:** Errr, well, Ms. Klinktoast..., err, I mean Esther. Well, errr..., does this mean that you count "losers" (1) in both your Hand and the Dummy, or (2) *only* in the Dummy, or (3) only in your own Hand?

**Esther:** Well, my *studly Studebaker*, that is indeed a very, VERY good question! In Cohen's own words:

**“The key to making the plan is to calculate only from one side (the long-trump Hand)”. (p. 47) [emphases added]**

Of course, sometimes *both* Declarer’s Hand and the Dummy contain an *equal* number of Trump cards (e.g., 4 and 4).

**Bruce:** Errr, well, Esther... Ummm... When the Declarer’s Hand and the Dummy hold an *unequal* number of Trump cards doesn’t the Declarer’s Hand always hold *more* Trump cards than the Dummy?

**Esther:** Well, Bruce, usually that is the case. But not always! [“**Nothing in bridge is always!**”] But the Declarer *occasionally* holds fewer Trump cards than the Dummy holds. For example, your LHO as Dealer might open 1**S**, Partner bids “**Unusual 2NT!**”<sup>2</sup> showing **5+** cards in *both* Minors, your PHO **PASSes**, you are then *required* to bid your “strongest and longest” Minor. Perhaps you hold **4** Diamonds and so you then bid 3**D**, and then the Board is **PASSed** out. You will then be playing a 3**D** contract holding fewer Diamond Trump cards than the Dummy holds!

**Bruce:** Errr, well, Esther... Could you give us an example in order to make this discussion more concrete?

**Esther:** Well, my *curious carnivore*, I will indeed try to help you! Let’s say you sitting **SOUTH** as Declarer are playing a Spade contract. Your Hand and the **NORTH** Dummy hold:

NORTH  
Dummy  
**S:** A J 8 5  
**C:** A 8 6 4

SOUTH  
**YOU**  
**S:** K Q T 9 4  
**C:** K 3

How many “losers” do you count in the **2** black Suits?

**Bruce:** Errr, well, Esther... Declarer **SOUTH** holds more Trump Spades than the **NORTH** Dummy does. This means that **SOUTH**

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<sup>2</sup> Within the “**Esther Bridge Lessons**” see: “**Esther Bridge Convention Lesson #8**”: “**‘Unusual 2NT!’ Overall To Show You Are Holding a Hand That Is 2-Suited With Both Suits Having Good ‘Suit Quality’**”:

[https://esther-bridge.com/pdf/unus\\_2NT.pdf](https://esther-bridge.com/pdf/unus_2NT.pdf)

should count "losers" **only** in his own Hand. Is that correct, Esther?

**Esther:** Well, Bruce, you are *exactly* correct!!! Declarer SOUTH counts exactly **0** "losers" in these **2** Suits. In other words, **...the "low" Diamonds in the NORTH Dummy are entirely irrelevant when Declarer SOUTH Counts his "losers".**

**Bruce:** Errr, well, Esther... Well, what if you were again playing a Spade Suit contract and your Hand and the NORTH Dummy held:

NORTH  
Dummy

**S:**

**H:**

**D:** J 9 7 6 3

**C:**

SOUTH (10)  
**YOU**

**S:** A K Q J T 9 8 7 6 3

**H:** 5 3

**D:** --

**C:** 4

Esther, are you so saying that Declarer SOUTH when counting his "losers" should *completely* ignore the **5** Diamonds in the NORTH Dummy when counting his "losers"? Are you saying that from the "counting 'losers'" perspective the Dummy's Diamonds are again *irrelevant*?

**Esther:** Well, Bruce, you are *totally correct* once again!

**Bruce:** Errr, well, Esther... Well, what if you were again playing a Spade Suit contract and your Hand and the NORTH Dummy held:

NORTH (12)

Dummy

**S:** 2

**H:** A K 8 4

**D:** J 9 7 6 3

**C:** A 9 5

SOUTH (10)

**YOU**

**S:** A K Q J T 9 8 7 6 3

**H:** 5 3

**D:** --

**C:** 4

Esther, how many "losers" should Declarer SOUTH count?

**Esther:** Well, Bruce, Declarer's Heart 5,3 "losers" can be discarded on the NORTH Dummy Heart A,K, and Declarer's Club 4 can be discard on the NORTH Dummy's Club Ace. Therefore, you will "lose" **0** Tricks!

**Esther:** Well, Bruce, you are *totally correct* once again!

**Bruce:** Errr, well, Esther... Well, Esther, what if you were again playing a Spade Suit contract and your Hand and the NORTH Dummy held:

NORTH (8)

Dummy

**S:** 2

**H:** Q J 8 7

**D:** K T 8 6

**C:** Q 9 8 6

SOUTH (10)

**YOU**

**S:** A K Q J T 9 8 7 6 3

**H:** 5 3

**D:** --

**C:** 4

Esther, how many "losers" should Declarer SOUTH count?

**Esther:** Well, Bruce, Declarer 's Heart 5,3 are **2** "losers" and Declarer's Club 4 is **1** "loser". There also is no "long" "side" Suit such as Dummy Diamonds on which these Declarer cards can be discarded. Therefore, you will "lose" **3** Tricks!

**Bruce:** Errr, well, Esther... Well, Esther, what if you were again playing a Spade Suit contract and your Hand and the NORTH Dummy held:

NORTH (12)  
Dummy  
**S:** --  
**H:** J 8 7 6  
**D:** A K Q 9 8  
**C:** Q 9 8 6

SOUTH (10)  
**YOU**  
**S:** A K Q J T 9 8 7 6 3  
**H:** 5 3  
**D:** --  
**C:** 4

Esther, how many "losers" should Declarer SOUTH count?

**Esther:** Well, Bruce, *unless* the Opponents lead Diamonds you will again "lose" **3** Tricks.

**Bruce:** Errr, well, Esther... Well, what if you were again playing a Spade Suit contract and your Hand and the NORTH Dummy held:

NORTH (14)  
Dummy  
**S:** 5 2  
**H:** A K 8 6  
**D:** K Q 6 4  
**C:** Q T 3

SOUTH (10)  
**YOU**  
**S:** A K Q J T 9 8 7 6 3  
**H:** 5 3  
**D:** --  
**C:** 4

Esther, how many "losers" should Declarer SOUTH count?

**Esther:** Well, Bruce, the most you will "lose" is **1** Club. You will probably want to execute a "**ruffing finesse**"<sup>3</sup> by

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<sup>3</sup> Within the "Esther Bridge Lessons" see: "Esther Bridge Dialogue Lesson #129": "As Declarer Is a 'Ruffing' Finesse Better than a 'Normal' Finesse?"

[https://esther-bridge.com/pdf/ruff\\_fin.pdf](https://esther-bridge.com/pdf/ruff_fin.pdf)

leading the NORTH Dummy Diamond King in the hopes that EAST holds the Diamond King and plays it. You can then re-enter the NORTH Dummy and sluff your own Club "loser" on the Dummy's now "promoted" Diamond Queen.

**Bruce:** Errr, well, Esther... Well, Esther, what if you were again playing a Spade Suit contract and your Hand and the NORTH Dummy held:

NORTH (15)  
Dummy  
**S:** K Q T 9  
**H:** K Q J  
**D:** 8 6 4  
**C:** A 4 3

SOUTH (10)  
**YOU**  
**S:** J 8 7 6 4  
**H:** 4 2  
**D:** K Q J  
**C:** K 5 2

Esther, how many "losers" should Declarer SOUTH count?

**Esther:** Well, Bruce, I see **1** Trump Spade "loser", the E/W Trump Spade Ace, **1** Heart "loser", the E/W Heart Ace, **1** Diamond "loser", the E/W Diamond Ace, and **1** Club "loser", the Declarer's Club 2.