Legal Publications

202€

County

2026

01

620-442-4200

Legal Publications

(First published in the Cowley CourierTraveler Thursday, 08 07, 2025.)

Cowley County

NOTICE OF HEARING TO EXCEED REVENUE NEUTRAL RATE AND BUDGET HEARING

The governing body of Cowley County

will meet on September 2nd, 2025 at 9:00 AM at Commission Meeting Room, 311 E. 9th Ave, Winfield for the purpose of hearing and answering objections of taxpayers relating to the proposed use of all funds and the amount of ad valorem tax and Revenue Neutral Rate. Detailed budget information is available at County Administrator's Office, 311 E. 9th Ave, Winfield and will be available at this hearing. BUDGET SUMMARY

Proposed Budget 2026 Expenditures and Amount of 2025 Ad Valorem Tax establish the maximum limits of the 2026 budget Estimated Tax Rate is subject to change depending on the final assessed valuation.

Γ	Prior Year Actual for 2024		Current Year Estimate for 2025		Proposed Budget Year for 2026			
FUND	Expenditures	Actual Tax Rate*	Expenditures	Actual Tax Rate*	Budget Authority for Expenditures	Amount of 2025 Ad Valorem Tax	Proposed Estimated Tax Rate*	
General	14,312,143	28.924	17,944,490	30.087	19,301,986	10,585,963	25.813	
Debt Service	576,128	1.712	723,278	1.350	773,278	594,243	1.449	
Road & Bridge	5,114,904	11.999	6,338,931	9.097	7,338,931	5,444,628	13.276	
035 Noxious Weeds	150,612	0.693	348,650	0.433	348,650	174,976	0.427	
042 South Annex Sales Ta	4				10			
045 Economic Developme	126,698		321,455		321,455			
050 Transfer Station	1,296,744		1,270,300		1,270,300			
070 911 Systems	212,472		206,000		253,000			
072 Records Mgmt System	62,939		69,300		69,300			
075 Community Correctio	442,247		424,750		749,621			
080 Juvinile Services	760,721		800,000		776,270			
081 Juvenile Serv Reinves	84,990		86,100		80,085			
082 Comm Serv Preventio			109,500		74,490			
083 JCAB			39,222		100,262			
105 Special Alcohol	13,536		4,500		15,000			
110 Special Parks & Rec			4,500		45,000			
115 County Attorney Train	3,784		4,000		10,000			
116 County Atty Forefeitu					324			
120 Drug Screening	17,473		25,750		30,000			
132 Jail Sales Tax Surplus	137,557		1,000					
133 S. Annex Debt Servic								
134 South Annex Surplus	134,935		100,000		803,425			
136 GO Bridge Bonds	5,650,000		4,500		2,326,480			
141 Special Law Enforcen	27,971		4,500		90,000			
142 Firearms Range	1,936		6,800		6,800			
143 Jail Enterprise	109,547		1					
145 Self Insured Benefits	1,712,914		2,315,000		2,315,000			
150 CDDO	330,953		388,699		399,504			
152 Oil & Gas Depletion	3,007							
137 GO 21 Cost of Issuan					16,106			
Non-Budgeted Funds-A	1,227,094							
Non-Budgeted Funds-B	69,456							
Non-Budgeted Funds-C	3,633,399							
Totals	36,214,164	43.328	31,541,226	40.967	37,515,277	16,799,810	40.965	
Totals	30,214,104	73.320	31,341,220	1 40.907		ue Neutral Rate **	39.553	
Less: Transfers	1,372,199		1,400,000		1,400,000	ie ivenirai Kaie	39.333	
Net Expenditure	34,841,965	{	30,141,226	1	36,115,277			
Net Expellulture	34,041,903		30,141,220	4	30,113,2//			

Outstanding Indebtedness

Total Tax Levied

Assessed Valuation

January 1, G.O. Bonds Revenue Bonds Other Lease Pur. Princ Total

9,784,768 0 0 0 9,784,768 *Tax rates are expressed in mills

16,221,552

8,875,000 0 8,875,000

16,221,552

<u> 2025</u> 8,460,000 0 0 8,460,000

01 Legal Publications

(First published in the Cowley

Millsap & Singer, LLC 8900 Indian Creek Parkway,

Overland Park, KS 66210 (913) 339-9132

(913) 339-9045 (fax)

2025.)

Suite 180

Plaintiff,

Defendants

CourierTraveler Thursday, 07 31,

IN THE DISTRICT COURT OF

Cowley County, KANSAS CIVIL DEPARTMENT

New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Cer-tificateholders of Popular ABS, Inc

Mortgage Pass-Through Certificates Series 2005-5

vs.
Marilyn L. Wedd, Russell D. Wedd,
Jane Doe, John Doe, Kansas Department of Revenue, Unknown Spouse
of Marilyn L. Wedd, and Unknown
Spouse of Russell D. Wedd, et al.,

Case No. CLW-2025-CV-000084

NOTICE OF SUIT

STATE OF KANSAS to the above

named Defendants and The Un-known Heirs, executors, devisees, trustees, creditors, and assigns of any deceased defendants; the un-

known spouses of any defendants; the unknown officers, successors

trustees, creditors and assigns of any defendants that are existing, dissolved or dormant corporations; the unknown executors, adminis-

trators, devisees, trustees, creditors

successors and assigns of any de-

fendants that are or were partners or in partnership; and the unknown guardians, conservators and trustees of any defendants that are minors or are under any legal disability and all other person who are or may be

You are hereby notified that a Petition has been filed in the District Court of Cowley County, Kansas by Wilmington Trust Company as

Mortgage Pass-Through Certificates

13, COLLEGE HILL ADDITION TO WINFIELD, KANSAS. Par-cel ID No. 1752204012002000. Commonly known as 1815 Janes Avenue, Winfield, KS 67156 ("the

and all those defendants who have not otherwise been served are re-quired to plead to the Petition on or

perior to pread to the Petition on or before September 10, 2025 in the District Court of Cowley County, Kansas. If you fail to plead, judg-ment and decree will be entered in due course upon the request of

MILLSAP & SINGER, LLC

Dwayne A. Duncan, #27533

dduncan@msfirm.com 612 Spirit Dr. St. Louis, MO 63005 (636) 537-0110

(636) 537-0067 (fax)

Property") MS 201521

cessor trustee to The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc.

Title to Real Estate Involved

Pursuant to K.S.A. §60

Wilmington Trust Company successor trustee to The Bank

xxxxxxxxxxxxxxx

410,097,899

**Revenue Neutral Rate as defined by KSA 79-2988

Karen Madisor

Cowley County Clerk

01 Legal Publications 01 Legal Publications

First published in the Cowley CourierTraveler Thursday, 08 07, 2025.)

IN THE NINETEENTH HIDI-CIAL DISTRICT
DISTRICT COURT OF COWLEY PROBATE DEPARTMENT

In the Matter of the Estate of SANDRA J. MURRAY, Deceased.

Case No. CLW-2025-PR-000034 Pursuant to K.S.A. Chapter 59
FITLE TO REAL ESTATE INVOLVED

NOTICE OF HEARING ON PE TITION FOR DETERMINATION OF DESCENT

THE STATE OF KANSAS TO ALL PERSONS CONCERNED: You are hereby notified that a Peti-You are nereby notified that a Peti-ion for Determination of Descent has been filed in this Court by Pe-itioner, MARIELLA DAVIS, as an heir of SANDRA J. MURRAY, Deceased, requesting:

Descent be determined of the fol-lowing Real Property legally de-scribed as: Lots 5, 6, and 7, Plot Number 1, of the Morgan-Harris addition to the cown of Udall, Kansas; commonly known as 411 West Mina Street, Udall, KS 67146.

Descent be determined of the fol-

Udall, KS 6/146. And that such real estate and personal property be assigned pursuant to the laws of intestate succession. You are required to file your written defenses to the Petition on or before

September 2, 2025, at 11:00 a.m. in Cowley County District Court, 311 E. 9th Ave., Winfield, Cowey County, Kansas, at which time and place such case will be heard. Should you fail to file your written disferse in the control of the county o defenses, judgment and decree will be entered in due course upon the Petition.

TO JOIN THE ZOOM HEARING BY VIDEO: Go to: https://www.cowleycoun

cyks.gov/departments/19thJudi-cialDistrictCourt/Criminal/Traffic/ DomesticZoomHearingInformation Join the meeting by clicking the nttps://www.zoomgov.com/join nyperlink and then type in the Meeting ID 161-9374-5115& Pass-code 5115. You will then be taken directly to your hearing. To appear by video on Zoom, you will need to nave an electronic device with an internet connection. You may use nternet connection. You may use a smart phone, iPad/tablet, or web-cam/built-in camera with sound and video. You will also need to install he free Zoom App before the con-ference begins.

BY PHONE/AUDIO ONLY: Dial 669-254-5252 and follow the

pear in court through this process, you must contact a court clerk or you must contact a court clerk or he assigned Judge's Administrative Assistant. Your attendance is the same as a live court appearance and will be broadcast live on a YouTube channel linked to the Court website. You should take steps to be prepared for the hearing by finding a quiet place to be available for your appearance and your dress should be appropriate for appearing at the courthouse. courthouse. MARIELLA DAVIS, Petitioner

MARIELLA DAVIS, FEURORI Submitted by: Ioshua A. Pollak, #21699 MINTER & POLLAK, LC S00 E. First Street, Suite 310 Wichita, Kansas 67206 Felephone: (316) 265-0797 Fav.: (316) 618, 9058

Telephone: (310) 200 - Fax: (316) 618-0058 E-mail: josh@mp-firm.com 8/07, 8/14, 8/21 **Classifieds Work!**

15 Garage Sales -

Winfield

10255 141st Rd by Winfield Lake Fri 12-6pm, Sat 8-8pm Sunday 8-noon Vintage Collectibles toys, Hot Wheels, comics, TMNT. Marvel DC. Lots more!

(First published in the Cowley CourierTraveler Thursday, 08 07, 2025.)

Millsap & Singer, LLC 8900 Indian Creek Parkway, 9900 Indian Creek Parkwa Suite 180 Overland Park, KS 66210 (913) 339-9132 (913) 339-9045 (fax)

IN THE DISTRICT COURT OF Cowley County, KANSA CIVIL DEPARTMENT

Wilmington Trust, National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 Parisath K. Sopha, Richard E. Biby,

Jane Doe, and John Doe, et al., Defendants

Case No. CLW-2025-CV-000087 Court No.
Title to Real Estate Involved

Pursuant to K.S.A. §60 NOTICE OF SUIT

STATE OF KANSAS to the above named Defendants and The Unknown Heirs, executors, devisees known Heirs, executors, devisees, trustees, creditors, and assigns of any deceased defendants; the un-known spouses of any defendants; the unknown officers, successors, trustees, creditors and assigns of any defendants that are existing, dissolved or dormant corporations; the unknown executors, administrators, devisees, trustees, creditors successors and assigns of any de fendants that are or were partners or in partnership; and the unknown guardians, conservators and trustees of any defendants that are minors or are under any legal disability and all other person who are or may be concerned:

You are hereby notified that a Petition has been filed in the District Court of Cowley County, Kansas by Wilmington Trust, National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1, praying to foreclose a mortgage on the following described real extent. ing described real estate:

LOTS 1 AND 2, EXCEPT THE SOUTH 10 FEET THEREOF, AND LOT 3, EXCEPT THE SOUTH 10 FEET AND EXCEPT THE EAST 10 FEET THEREOF, BLOCK 14, RITCHIE'S ADDI-TION TO WINFIELD, COWLEY COUNTY KANSAS PROPED IN N COUNTY, KANSAS Parcel ID No the American Markov and the Commonly known as 1800 Ritchie Street, Winfield, KS 67156 ("the Property") MS 227180

and all those defendants who have not otherwise been served are required to plead to the Petition on or before September 17, 2025 in the District Court of Cowley County, Kansas. If you fail to plead, judgment and decree will be entered course upon the request of

MILLSAP & SINGER, LLC Dwavne A. Duncan, #27533 dduncan@msfirm.com 612 Spirit Dr. St. Louis, MO 63005 (636) 537-0110 (636) 537-0067 (fax) ATTORNEYS FOR PLAINTIFF MS 227180.456171 KJFC

MILLSAP & SINGER, LLC IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

8/07, 8/14, 8/21

MILLSAP & SINGER, LLC IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

ATTORNEYS FOR PLAINTIFF MS 201521.457448 KJFC

7/31, 8/07, 8/14

CLASSIFIEDS

(First published in the Cowley CourierTraveler Thursday, 07 24,

Millsap & Singer, LLC 8900 Indian Creek Parkway, Suite 180 Overland Park, KS 66210 (913) 339-9132 (913) 339-9045 (fax)

akeview Loan Servicing, LLC Plaintiff,

Title to Real Estate Involved

Under and by virtue of an Order of Under and by Virtue of an Order of Sale issued to me by the Clerk of the District Court of Cowley County, Kansas, the undersigned Sheriff of Cowley County, Kansas, will offer for sale at public auction and sell to the highest bidder for cash in hand on August 14, 2025 at the time of 10:00 AM at the lobby of the Cow-ley County Courthouse, Kansas, the

ley County Courthouse, Kansas, the following real estate:
LOTS 1, 2, 3 AND 4, BLOCK 9, SUMMIT ADDITION TO ARKANSAS CITY, COWLEY COUNTY, KANSAS., Parcel ID No. 3062403016001000. Commonly known as 1025 N 10th St, Arkansas City, KS 67005 ("the Property") Me226081

Cowley County Sheriff

MILLSAP & SINGER, LLC

ATTORNEYS FOR PLAINTIFF

Series 2005-5, praying to foreclose a mortgage on the following described real estate: SITUATED IN COWLEY COUNTY, KANSAS, TO WIT: WEST 70 FEET OF LOTS 1 AND 2, BLOCK

7/24, 7/31, 8/07



Might Be Someone Else's Treasure! 620-442-4200

Other

2025.)

IN THE DISTRICT COURT OF COWLEY COUNTY, KANSAS Sitting in Winfield Filed Pursuant to K.S.A. Ch. 59 **01 Legal Publications** Filed Pursuant to K.S.A. Ch. 59
In the Matter of the Estate of
Carroll L. Shivers, deceased
Case No. CLW-2025-PR-000031
NOTICE TO CREDITORS
THE STATE OF KANSAS TO ALL
PERSONS CONCERNED:

2025.)

IN THE DISTRICT COURT OF Cowley County, KANSAS CIVIL DEPARTMENT

Justin T. Trott, et al.

Case No.CLA-2025-CV-000019

ursuant to K.S.A. §60

NOTICE OF SALE

MS226081

to satisfy the judgment in the above-entitled case. The sale is to be made without appraisement and subject to the redemption period as provided by law, and further subject to the approval of the Court.

Aaron M. Schuckman, #22251 aschuckman@msfirm.com Dwayne A. Duncan, #27533 dduncan@msfirm.com 612 Spirit Dr. St. Louis, MO 63005 (636) 537-0110 (636) 537-0067 (fax)

MILLSAP & SINGER, LLC AS ATTORNEYS FOR Lakeview Loan Servicing, LLC IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PUR-



(First published in the Cowley CourierTraveler Thursday, 08 07, 2025.)

NOTICE OF HEARING TO EXCEED REVENUE NEUTRAL RATE AND BUDGET HEARING

The governing body of Winfield

will meet on September 2, 2025 at 5:30 PM at Civic Center, 400 E 9th, Civic Room for the purpose of hearing and answering objections of taxpayers relating to the proposed use of all funds and the amount of ad valorem tax. Detailed budget information is available at City Hall and will be available at this hearing BUDGET SUMMARY

Proposed Budget 2026 Expenditures and Amount of 2025 Ad Valorem Tax establish the maximum limits of the 2026 budget

Г	Prior Year Actual for 2024		Current Year Estimate for 2025		Proposed Budget Year for 2026			
	THOI TOU HOUR	101 2024	Current Tear Estima	101 2023	Tioposed	Daaget Tear for 20	Proposed	
		Actual Tax		Actual Tax	Budget Authority for	Amount of 2025	Estimated	
FUND	Expenditures	Rate *	Expenditures	Rate *	Expenditures	Ad Valorem Tax	Tax Rate	
General	10,254,074	36.986	10,665,051	36.115	12,470,562	3,683,882	35.90	
Debt Service	6,997,706	6.038	3,299,571	5.797	5,191,642	565,000	5.50	
Library	577,865	5.697	607,700	5.521	625,000	576,291	5.61	
Special Liability	186,320	1.856	174,742	1.580	206,197	184,594	1.79	
Industrial Development	4,995	0.083	16,884	0.029	16,884			
Special Highway	1,774,656		1,513,176		5,283,084			
Flood Control	4,513		10,250		12,702			
Quail Ridge Golf Course	737,401		770,410		817,604			
Special Parks and Rec	134,708		70,000		74,603			
Special Alcohol/Drug Progran	30,115		28,531		76,632			
Law Enforcement Trust			12,000		32,736			
Water Preservation	8,300		108,300		412,415			
Senior Citizens Center	8,765		10,200		33,990			
Convention and Tourism	92,565		68,835		286,106			
Cemetery Improvements	12,702		13,500		56,526			
Fairgrounds Improvements			75,000		310,885			
Public Safety/Other CIP	1,390,704		1,350,000		1,691,716			
Refuse Utility	1,756,587		1,987,784		3,119,832			
Stormwater Utility	205,229		229,280		1,422,390			
Management Services	3,905,596		3,894,324		3,908,258			
Operations Services	551,266		746,042		721,775			
KS Fights Addiction					72,557			
Land Bank	303				9,745			
Electric Utility	23,757,176		24,231,016		28,812,551			
Natural Gas Utility	4,679,329		4,823,434		7,548,493			
Water Utility	2,915,267		2,976,591		3,955,833			
Wastewater Utility	1,987,152		2,256,484		4,116,446			
Electric Transmission Utility	1,746,091		1,500,451		5,878,107			
Non-Budgeted Funds-A	2,115,013							
Non-Budgeted Funds-B	3,224,451							
Non-Budgeted Funds-C	1,429,471							
Non-Budgeted Funds-D	1,864,206							
Totals	72,352,526	50.660	61,439,556	49.042	87,165,271 Reven	5,009,767 ue Neutral Rate**	48.822 47.556	
Less: Transfers	11,284,436		7,415,548	I	6,241,920		17.000	
Net Expenditure	61,068,090	1 1	54,024,008	1	80,923,351			
Total Tax Levied	4,734,460		4,879,745	1	XXXXXXXXXXXXXXXXX			
Assessed	4,734,400		4,017,143	1				
	93,459,817		99,508,715	1	102,612,983			
Valuation								

January 1, 2023 2024 G.O. Bonds 31,080,000 28,860,000 Revenue Bond 7,246,967 10,979,63 602,836 681,260 Lease Purchase Principal 38,929,803 40,520,895 Total

**Revenue Neutral Rate as defined by KSA 79-2988 Tania Richardson
City Official Title: City Clerk

*Tax rates are expressed in mills

(First published in the Cowley

CourierTraveler Thursday, 07 31,

You are hereby notified that on July 28, 2025, a Petition for Probate of Will and Issuance of Letters Testamentary was filed by Michael R. Shivers and Mark L. Barner, as Co-Executors named in the Last Will and Testament

Will and Testament of Carroll L. Shivers, deceased, requesting that the court enter an Order admitting the will to probate and issue Let-

ters Testamentary to Michael R. Shivers and Mark L. Barner, You

are required to file your written defenses to the Petition on or before August 26, 2025, at 11:00 A.M. in

the District Court, Cowley County Courthouse, in Winfield, Kansas, at

which time the cause will be heard

by remote hearing. Should you fail to file any written defenses, Michael R. Shivers and Mark L. Barner

will be appointed as Co-Executors of the estate of Carroll L. Shivers, deceased, and Letters Testamentary

will be issued to them.
All Creditors are notified to exhibit their demands against the estate

within four months from the date

of first publication of this notice, as provided by law, and if their demands are not thus exhibited, they shall be forever barred.

Michael R. Shivers and Mark L. Barner, Petitioners

Law Offices HERLOCKER, ROBERTS & HER-

03 Notices

AD LEGITIMACY: We cannot

verify the credibility of each help

wanted, situation wanted, and

business opportunity offered. We

recommend you investigate any

company that requests advance

ALL REAL ESTATE advertised

hereain is subject to the Federal

Fair Housing Act, which makes it

illegal to advertise "any preference,

limitation or discrimination

because of race, color, religion,

sex, handicap, familial status,

or national origian, or intention

to make any such preference,

limitation or discrimination." We

will not knowingly accept any

advertising for real estate which

is in violation of the law. All

persons are hereby informed that all

dwellings advertised are available

on an equal opportunity basis. If

you believe that you may have been

discriminated against in connection

with the sale, rental or financing

payment of money.

7/31, 8/07, 8/14

LOCKER, L.L.C. P. O. Box 754 Winfield, KS 67156

Phone (620) 221-4600

Attorneys for Petitioners

01 Legal Publications

(First published in the Cowley CourierTraveler Thursday, 08 07, 2025.)

NOTICE OF BUDGET HEARING

City of Parkerfield

will meet on August 21, 2025 at 7:00 pm at Parkerfield Community Building for the purpose of hearing and
answering objections of taxpayers relating to the proposed use of all funds and the amount of ad valorem tax.

Detailed budget information is available at Parkerfield Community Building and will be available at this hearing.

BUDGET SUMMARY

Proposed Budget 2026 Expenditures and Amount of Current Year Estimate for 2025 Ad Valorem Tax establish the maximum limits of the 2026 budget.

27,264,000

12,739,229

637,407

40,640,636

Legal Publications

Proposed Budget for 2026

Estimated Tax Rate is subject to change depending on the final assessed valuation

Prior Year Actual for 2024 Current Year Estimate for 2025

		Actual		Actual	Budget Authority	Amount of 2025	Estimate
FUND	Expenditures	Tax Rate*	Expenditures	Tax Rate*	, ,	Ad Valorem Tax	
General	42,082	7.730	63,210	7.040	66,140	31,380	6.696
Special Highway	13,600		59,500		200,484		
Capital Improvement					37,531		
Totals	55,682	7.730	122,710	7.040	304,155	31,380	6.696
Revenue Neutral Rate**							
Less: Transfers	8,500		8,000		8,000		
Net Expenditure	47,182	1	114,710	1	296,155]	
Total Tax Levied	30,705	1	30,706	1	xxxxxxxxxxxxxxx		
Assessed Valuation	3,972,286		4,361,902		4,686,478]	
Outstanding Indebtedness							

Lease Purchase Principal Total

Deb Appel
City Official Title: City Clerk

YOUR AD Could be here! Call 620-442-4200

CONTRACT BRIDGE

Steve Becker

Magic act

South dealer. Both sides vulnerable. NORTH **♠** Q6 **♥** K 7 5

◆ QJ1083 🙅 Q 10 9 WEST **EAST ♦**83 954 ♥ A Q 10 9 4 ♥8632 **♦** A ♦ K742 **♣**53 ♣K8762

SOUTH

♠ A K J 10 7 2 ♦ 965 🗫 AJ4 The bidding: South West North East

2 🖤 1 🏚 2 NT Pass 4 Opening lead – ace of diamonds. Assume you're in four spades

and West leads the ace of diamonds. East asks for a continuation of the suit by signaling with the seven, but West, unable to oblige, switches to the A-Q of hearts. How would you play the hand?

losers disappear. Furthermore, you

It seems that you must lose four tricks – two diamonds, a heart and a club - but if you're a good magician, you can make one of these don't have to see the East-West cards to accomplish that feat.

The key lies in your play from dummy at trick three. If you win West's queen of hearts with dummy's king, you go down one, assuming correct defense.

But if you trump the queen of hearts at trick three, preserving dummy's king for later use, you cannot be stopped from making the contract. You next draw three rounds of trump and lead a diamond

to dummy's ten. What can East do? If he takes the ten with the king, you can easily score the rest of the tricks, discarding the J-4 of clubs on two of dummy's red-suit winners. And if East ducks the ten instead, you are on equally firm ground. You simply discard your remaining diamond on the king of hearts and then take a club finesse. West wins

only a heart, a diamond and a club. It might seem odd that delaying your discard on the king of hearts makes any difference at all, but the inescapable fact is that preserving the king creates an impregnable seesaw position against East. You have him over a barrel regardless of what he does when you eventually lead a diamond to the ten.

the club with the king, but you lose