

**Deal 1**

South Deals  
None Vul

♠ A 9  
♥ Q 10 5 4  
♦ Q J 10 2  
♣ J 10 3

9  
10 7  
14

West

♠ Q 5 3  
♥ 7 6 2  
♦ A K 4  
♣ 8 7 4 2



♠ J 8 6  
♥ A 9 8  
♦ 8 6 5 3  
♣ A K Q

North

♠ K 10 7 4 2  
♥ K J 3  
♦ 9 7  
♣ 9 6 5

East

South

1 ♦

Pass

1 NT

Pass

Pass

Pass

1 NT by North

Lead: ♠ 4

You are North and it is your bid. Decide what you would say, then on BID.

Do not be tempted to say 2 ♦, even with such good 3-card help. To support partner's minor suit opening you should have at least 4 cards in the suit. Remember he may have opened a 3-card suit.

Instead you bid 1NT showing a balanced 6-10 point hand with no 4-card Major suit. Partner passes.

North plays 1 NT. East leads the ♠ 4. West wins the ♠ A, then plays the ♠ 9. East takes his ♠ K and leads another ♠, West discarding a ♥.

To make a PLAN for a Notrump contract you should count your winners.

Winners: ♠ 1 : ♥ 1 : ♦ 2 : ♣ 3 : Total = 7

For this deal you see that you already have all the winners you need to make the contract. So you just want to be sure you don't do something

stupid that would jeopardize those winners.

You win the ♠ Q, then lead to the ♣ A, ♣ K, ♣ Q. Everybody follows suit to these three tricks. Next you take the ♥ A. Then you play a small ♦ to your ♦ K, then play your ♦ A. You have now won your required 7 tricks, but you have a bonus. Since all the ♣s except the ♣ 8 have been played your ♣ 8 is now high and you make an overtrick.

But even with this type of hand you should make sure you take them in the right order. Here, if you had played the ♦ A and ♦ K BEFORE you played the ♣ A K Q you would have had no entry back to the fourth ♣ in your hand. In this case it was only an overtrick, in other deals it could make the difference between making and going down.

**Deal 2**

West Deals  
None Vul

♠ 7 4  
♥ K Q J 3  
♦ A K 7 5  
♣ 8 6 3

10  
13 13  
4

West  
1 ♦  
2 ♥  
Pass  
4 ♥ by East  
Lead: ♦ 10

♠ J 9 8 6  
♥ A 5  
♦ Q 3 2  
♣ Q J 10 4



♠ 10 5 2  
♥ 7 6 4  
♦ 10 9 8 6  
♣ A 9 5

North  
Pass  
Pass  
Pass

East  
1 ♥  
4 ♥

South  
Pass  
Pass

♠ A K Q 3  
♥ 10 9 8 2  
♦ J 4  
♣ K 7 2

You are East and it is your bid. Decide what you would say, then on BID.

A jump to 2NT would be descriptive, but your first goal is to seek a Major suit fit. When you have two 4-card Majors you should respond "up-the-line" so you bid 1 ♥. Partner says 2 ♥.

Partner would not support your ♥ suit without 4 cards so you have an 8-card Major fit. There is no point in bidding ♠s.

Partner has at least 13 points and you have 13 so you bid the game.

East plays 4 ♥. South leads the ♦T.

To make a PLAN for a suit contract you should count your losers.

Losers: ♠ 0 : ♥ 1 : ♦ 0 : ♣ 3 : Total = 4

There is nothing you can do about losing the Ace of trumps. The three ♣ losers would only happen if South has the ♣A and North wins a trick early,

(say with the ♥ A), and leads a ♣ through your ♣ K.

You can take care of this possibility by discarding a ♣ from dummy BEFORE you play trumps. So win the ♦ K, and play ♠ A, ♠ K, ♠ Q, discarding dummy's ♣ 3 on the last one. Then pull trumps. You will end up losing two ♣s and the ♥ A.

to see the Deal that could have set you.

North would win his ♥ A and would switch to a black suit to lead up to dummy's weakness. In this case he would surely lead the ♣ Q, and you would lose three ♣ tricks and be down before you started.

Making a PLAN is a necessary part of being a good Declarer and Visualizing what might happen is a necessary part of making a Plan.

**Deal 3**

East Deals  
None Vul

♠ J 9 6 4 3  
♥ A 5 3  
♦ 10 7 5  
♣ 9 3

13  
5 6  
16

West

Pass  
Pass

3 NT by South

Lead: ♠ 4

♠ A Q 5  
♥ 7 4  
♦ Q 9 6 2  
♣ A J 10 8



♠ 8 7 2  
♥ K 6  
♦ A K J 4  
♣ K Q 7 4

North

3 NT

East

Pass  
Pass

South

1 NT  
Pass

You are South and it is your bid. Decide what you would say, then on BID.

With 16 points and a balanced hand you should open 1NT. Do not worry about the lack of a ♠ stopper, a 1NT opening does not guarantee stoppers in all four suits.

Partner raises you to 3 NT.

South plays 3 NT. West leads the ♠ 4.

Winners: ♠ 1 : ♥ 0 : ♦ 4 : ♣ 4 : Total = 9

It's nice to have a hand where the Winner count is 9. And guess what? West probably has the ♠ K, so you can finesse on the first trick for an overtrick.

**HOLD IT! JUST STEP AWAY FROM THE QUEEN OF SPADES AND NOBODY WILL GET HURT.**

What if you tried the finesse and East had the ♠ K? And what if he then switched to the ♥ Q?

And what if your opponents then took the next 6 ♥ tricks?

I think you get the idea. Win the ♠ A immediately and then take your other 8 tricks.

This wasn't one of those times.

**Deal 4**

West Deals

None Vul

♠ 10 9 8 6 5 3		♠ K Q J
♥ K 7		♥ A 8 6 2
♦ 8 4		♦ Q 6 3
♣ A K J		♣ 10 9 4

	♠ 7 2
8	♥ Q 10 4 3
11 12	♦ A J 9 2
9	♣ Q 7 3

West	North	East	South
1 ♠	Pass	2 ♥	Pass
2 ♠	Pass	4 ♠	Pass
Pass	Pass		

4 ♠ by West

Lead: ♦ 5

You are West and it is your bid. Decide what you would say, then on BID.

Don't think of passing. With 11 HCP and 2 length points you open 1 ♠. Partner responds 2 ♥. What is your next bid?

You must bid and you want to show that you have a bare minimum. You don't want to say 2 NT because of that doubleton nothing ♦. So you rebid your 6-card ♠ suit. Partner bids 4 ♠ and everybody passes.

West plays 4 ♠. North leads the ♦ 5 on which you play dummy's ♦ 3. South wins ♦ J, plays ♦ A, then ♦ 2.

Losers: ♠ 1 : ♥ 0 : ♦ 2 : ♣ 1 : Total = 4

You have already lost the 2 ♦s and you sure can't escape losing the Ace of trumps. So you mustnot lose a ♣ trick. So your Plan will be to pull trumps, then finesse South for the ♣ Q.

You ruff the third ♦, play ♠s until the ♠ A appears.

When you regain the lead you pull any outstanding trumps, play one high ♣, (in case someone has a singleton ♣ Q), then enter dummy with the ♥ A and make the ♣ finesse. Half of the time you make the contract, the other half you don't.

It's never great when the success of your contract depends on a finesse, but sometimes that's your only hope - a 50% chance.

**Deal 5**

West Deals  
None Vul

♠ A 7  
♥ K 6 5 3  
♦ 7 6 2  
♣ 10 5 4 3

17  
7 4  
12

West

Pass

Pass

3 NT by North

Lead: ♥ J

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2



♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

North

1 NT

Pass

East

Pass

Pass

South

3 NT

You are North and it is your bid. Decide what you would say, then on BID.

You have a very solid 17 points and a balanced hand. You open 1 NT. Partner responds 3 NT and you pass.

North plays 3 NT. East leads the ♥ J. You hopefully put on the ♥ Q, but West plays the ♥ K.

You hopefully put on the ♥ Q, but West plays the ♥ K.

Winners: ♠ 0 : ♥ 1 : ♦ 1 : ♣ 4 : Total = 6

A hold-up won't help unless West had a doubleton ♥, giving East a 7-card suit. So you win your ♥ A. The ♠ suit is solid after the ♠ A is played, but before you could enjoy those 3 tricks the defenders would have really enjoyed a bunch of ♥s.

Your only hope is to win 8 more tricks before you lose the lead. That means the ♦ finesse had better

work. At trick 2 you lead your ♦ Q, playing low from dummy if East doesn't cover. Repeat the finesse as necessary. When East has the ♦ K you will make your contract, and when West has the ♦ K you will go down. That's a 50% chance, just like most finesses. But remember, if you had tried to establish the ♠ suit instead of taking the finesse your chance of making 3 NT would be 0%.

**Deal 6**

East Deals

E-W Vul

♠ A 9  
♥ Q 10 5 4  
♦ Q J 10 2  
♣ J 10 3

9  
10 7  
14

♠ Q 5 3  
♥ 7 6 2  
♦ A K 4  
♣ 8 7 4 2



♠ J 8 6  
♥ A 9 8  
♦ 8 6 5 3  
♣ A K Q

♠ K 10 7 4 2  
♥ K J 3  
♦ 9 7  
♣ 9 6 5

**Deal 7**

South Deals

Both Vul

♠ 7 4  
♥ K Q J 3  
♦ A K 7 5  
♣ 8 6 3

10  
13 13  
4

♠ J 9 8 6  
♥ A 5  
♦ Q 3 2  
♣ Q J 10 4



♠ 10 5 2  
♥ 7 6 4  
♦ 10 9 8 6  
♣ A 9 5

♠ A K Q 3  
♥ 10 9 8 2  
♦ J 4  
♣ K 7 2

**Deal 8**

West Deals

None Vul

♠ J 9 6 4 3

♥ A 5 3

♦ 10 7 5

♣ 9 3

13  
5 6  
16

♠ A Q 5

♥ 7 4

♦ Q 9 6 2

♣ A J 10 8



♠ 8 7 2

♥ K 6

♦ A K J 4

♣ K Q 7 4

♠ K 10

♥ Q J 10 9 8 2

♦ 8 3

♣ 6 5 2



**Deal 9**

North Deals

E-W Vul

♠ A 4

♥ J 9 5

♦ K 10 7 5

♣ 8 6 5 2

♠ 10 9 8 6 5 3

♥ K 7

♦ 8 4

♣ A K J



♠ K Q J

♥ A 8 6 2

♦ Q 6 3

♣ 10 9 4

8  
11 12  
9

♠ 7 2

♥ Q 10 4 3

♦ A J 9 2

♣ Q 7 3

**Deal 10**

East Deals

Both Vul

♠ A 7  
♥ K 6 5 3  
♦ 7 6 2  
♣ 10 5 4 3

17  
7 4  
12

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2



♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

**Deal 11**

South Deals

None Vul

♠ A 9  
♥ Q 10 5 4  
♦ Q J 10 2  
♣ J 10 3

9  
10 7  
14

♠ Q 5 3  
♥ 7 6 2  
♦ A K 4  
♣ 8 7 4 2



♠ J 8 6  
♥ A 9 8  
♦ 8 6 5 3  
♣ A K Q

♠ K 10 7 4 2  
♥ K J 3  
♦ 9 7  
♣ 9 6 5

**Deal 12**

West Deals

N-S Vul

♠ 7 4  
♥ K Q J 3  
♦ A K 7 5  
♣ 8 6 3

10  
13 13  
4

♠ J 9 8 6  
♥ A 5  
♦ Q 3 2  
♣ Q J 10 4



♠ A K Q 3  
♥ 10 9 8 2  
♦ J 4  
♣ K 7 2

♠ 10 5 2  
♥ 7 6 4  
♦ 10 9 8 6  
♣ A 9 5

**Deal 13**

North Deals

Both Vul

♠ J 9 6 4 3

♥ A 5 3

♦ 10 7 5

♣ 9 3

13  
5 6  
16

♠ A Q 5

♥ 7 4

♦ Q 9 6 2

♣ A J 10 8



♠ 8 7 2

♥ K 6

♦ A K J 4

♣ K Q 7 4

♠ K 10

♥ Q J 10 9 8 2

♦ 8 3

♣ 6 5 2

**Deal 14**

East Deals

None Vul

♠ A 4

♥ J 9 5

♦ K 10 7 5

♣ 8 6 5 2

♠ 10 9 8 6 5 3

♥ K 7

♦ 8 4

♣ A K J



♠ K Q J

♥ A 8 6 2

♦ Q 6 3

♣ 10 9 4

8

11 12

9

♠ 7 2

♥ Q 10 4 3

♦ A J 9 2

♣ Q 7 3

**Deal 15**

South Deals

N-S Vul

♠ A 7  
♥ K 6 5 3  
♦ 7 6 2  
♣ 10 5 4 3

17  
7 4  
12

♠ K Q 10 3  
♥ A 4  
♦ Q J 10 5  
♣ A J 2



♠ J 6 4  
♥ Q 7  
♦ A 9 8 3  
♣ K Q 7 6

♠ 9 8 5 2  
♥ J 10 9 8 2  
♦ K 4  
♣ 9 8

**Deal 16**

West Deals

E-W Vul

♠ A 9  
♥ Q 10 5 4  
♦ Q J 10 2  
♣ J 10 3

9  
10 7  
14

♠ Q 5 3  
♥ 7 6 2  
♦ A K 4  
♣ 8 7 4 2



♠ J 8 6  
♥ A 9 8  
♦ 8 6 5 3  
♣ A K Q

♠ K 10 7 4 2  
♥ K J 3  
♦ 9 7  
♣ 9 6 5



**Deal 17**

North Deals

None Vul

♠ 7 4  
♥ K Q J 3  
♦ A K 7 5  
♣ 8 6 3

10  
13 13  
4

♠ J 9 8 6  
♥ A 5  
♦ Q 3 2  
♣ Q J 10 4



♠ A K Q 3  
♥ 10 9 8 2  
♦ J 4  
♣ K 7 2

♠ 10 5 2  
♥ 7 6 4  
♦ 10 9 8 6  
♣ A 9 5

**Deal 18**

East Deals

N-S Vul

♠ J 9 6 4 3

♥ A 5 3

♦ 10 7 5

♣ 9 3

13  
5 6  
16

♠ A Q 5

♥ 7 4

♦ Q 9 6 2

♣ A J 10 8



♠ 8 7 2

♥ K 6

♦ A K J 4

♣ K Q 7 4

♠ K 10

♥ Q J 10 9 8 2

♦ 8 3

♣ 6 5 2

**Deal 19**

South Deals

E-W Vul

♠ A 4

♥ J 9 5

♦ K 10 7 5

♣ 8 6 5 2

♠ 10 9 8 6 5 3

♥ K 7

♦ 8 4

♣ A K J



♠ K Q J

♥ A 8 6 2

♦ Q 6 3

♣ 10 9 4

♠ 7 2

♥ Q 10 4 3

♦ A J 9 2

♣ Q 7 3

8  
11 12  
9

**Deal 20**  
West Deals  
Both Vul

♠ A 7  
♥ K 6 5 3  
♦ 7 6 2  
♣ 10 5 4 3

17  
7 4  
12

♠ K Q 10 3  
♥ A 4  
♦ Q J 10 5  
♣ A J 2



♠ J 6 4  
♥ Q 7  
♦ A 9 8 3  
♣ K Q 7 6

♠ 9 8 5 2  
♥ J 10 9 8 2  
♦ K 4  
♣ 9 8

**Deal 21**

North Deals

N-S Vul

♠ A 9  
♥ Q 10 5 4  
♦ Q J 10 2  
♣ J 10 3

9  
10 7  
14

♠ Q 5 3  
♥ 7 6 2  
♦ A K 4  
♣ 8 7 4 2



♠ J 8 6  
♥ A 9 8  
♦ 8 6 5 3  
♣ A K Q

♠ K 10 7 4 2  
♥ K J 3  
♦ 9 7  
♣ 9 6 5

**Deal 22**

East Deals

E-W Vul

♠ 7 4  
♥ K Q J 3  
♦ A K 7 5  
♣ 8 6 3

10  
13 13  
4

♠ J 9 8 6  
♥ A 5  
♦ Q 3 2  
♣ Q J 10 4



♠ 10 5 2  
♥ 7 6 4  
♦ 10 9 8 6  
♣ A 9 5

♠ A K Q 3  
♥ 10 9 8 2  
♦ J 4  
♣ K 7 2

**Deal 23**

South Deals

Both Vul

♠ J 9 6 4 3

♥ A 5 3

♦ 10 7 5

♣ 9 3

13  
5 6  
16

♠ A Q 5

♥ 7 4

♦ Q 9 6 2

♣ A J 10 8



♠ 8 7 2

♥ K 6

♦ A K J 4

♣ K Q 7 4

♠ K 10

♥ Q J 10 9 8 2

♦ 8 3

♣ 6 5 2

**Deal 24**

West Deals

None Vul

♠ A 4

♥ J 9 5

♦ K 10 7 5

♣ 8 6 5 2

♠ 10 9 8 6 5 3

♥ K 7

♦ 8 4

♣ A K J



♠ K Q J

♥ A 8 6 2

♦ Q 6 3

♣ 10 9 4

8  
11 12  
9

♠ 7 2

♥ Q 10 4 3

♦ A J 9 2

♣ Q 7 3



**Deal 25**

North Deals

E-W Vul

♠ A 7  
♥ K 6 5 3  
♦ 7 6 2  
♣ 10 5 4 3

17  
7 4  
12

♠ K Q 10 3  
♥ A 4  
♦ Q J 10 5  
♣ A J 2



♠ J 6 4  
♥ Q 7  
♦ A 9 8 3  
♣ K Q 7 6

♠ 9 8 5 2  
♥ J 10 9 8 2  
♦ K 4  
♣ 9 8

**Deal 26**  
East Deals  
Both Vul

♠ A 9  
♥ Q 10 5 4  
♦ Q J 10 2  
♣ J 10 3

9  
10 7  
14

♠ Q 5 3  
♥ 7 6 2  
♦ A K 4  
♣ 8 7 4 2



♠ J 8 6  
♥ A 9 8  
♦ 8 6 5 3  
♣ A K Q

♠ K 10 7 4 2  
♥ K J 3  
♦ 9 7  
♣ 9 6 5

**Deal 27**

South Deals

None Vul

♠ 7 4  
♥ K Q J 3  
♦ A K 7 5  
♣ 8 6 3

10  
13 13  
4

♠ J 9 8 6  
♥ A 5  
♦ Q 3 2  
♣ Q J 10 4



♠ 10 5 2  
♥ 7 6 4  
♦ 10 9 8 6  
♣ A 9 5

♠ A K Q 3  
♥ 10 9 8 2  
♦ J 4  
♣ K 7 2

**Deal 28**  
 West Deals  
 N-S Vul

♠ J 9 6 4 3  
 ♥ A 5 3  
 ♦ 10 7 5  
 ♣ 9 3

13  
 5 6  
 16

♠ A Q 5  
 ♥ 7 4  
 ♦ Q 9 6 2  
 ♣ A J 10 8



♠ 8 7 2  
 ♥ K 6  
 ♦ A K J 4  
 ♣ K Q 7 4

♠ K 10  
 ♥ Q J 10 9 8 2  
 ♦ 8 3  
 ♣ 6 5 2

**Deal 29**

North Deals

Both Vul

♠ A 4

♥ J 9 5

♦ K 10 7 5

♣ 8 6 5 2

♠ 10 9 8 6 5 3

♥ K 7

♦ 8 4

♣ A K J



♠ K Q J

♥ A 8 6 2

♦ Q 6 3

♣ 10 9 4

♠ 7 2

♥ Q 10 4 3

♦ A J 9 2

♣ Q 7 3

8  
11 12  
9

**Deal 30**  
East Deals  
None Vul

♠ A 7  
♥ K 6 5 3  
♦ 7 6 2  
♣ 10 5 4 3

17  
7 4  
12

♠ K Q 10 3  
♥ A 4  
♦ Q J 10 5  
♣ A J 2



♠ J 6 4  
♥ Q 7  
♦ A 9 8 3  
♣ K Q 7 6

♠ 9 8 5 2  
♥ J 10 9 8 2  
♦ K 4  
♣ 9 8

**Deal 31**

South Deals

N-S Vul

♠ A 9  
♥ Q 10 5 4  
♦ Q J 10 2  
♣ J 10 3

9  
10 7  
14

♠ Q 5 3  
♥ 7 6 2  
♦ A K 4  
♣ 8 7 4 2



♠ J 8 6  
♥ A 9 8  
♦ 8 6 5 3  
♣ A K Q

♠ K 10 7 4 2  
♥ K J 3  
♦ 9 7  
♣ 9 6 5

**Deal 32**

West Deals

E-W Vul

♠ 7 4  
♥ K Q J 3  
♦ A K 7 5  
♣ 8 6 3

10  
13 13  
4

♠ J 9 8 6  
♥ A 5  
♦ Q 3 2  
♣ Q J 10 4



♠ 10 5 2  
♥ 7 6 4  
♦ 10 9 8 6  
♣ A 9 5

♠ A K Q 3  
♥ 10 9 8 2  
♦ J 4  
♣ K 7 2



**Deal 33**

North Deals

None Vul

♠ J 9 6 4 3

♥ A 5 3

♦ 10 7 5

♣ 9 3

13  
5 6  
16

♠ A Q 5

♥ 7 4

♦ Q 9 6 2

♣ A J 10 8



♠ 8 7 2

♥ K 6

♦ A K J 4

♣ K Q 7 4

♠ K 10

♥ Q J 10 9 8 2

♦ 8 3

♣ 6 5 2

**Deal 34**

East Deals

N-S Vul

♠ A 4  
♥ J 9 5  
♦ K 10 7 5  
♣ 8 6 5 2

♠ 10 9 8 6 5 3  
♥ K 7  
♦ 8 4  
♣ A K J



♠ K Q J  
♥ A 8 6 2  
♦ Q 6 3  
♣ 10 9 4

8  
11 12  
9

♠ 7 2  
♥ Q 10 4 3  
♦ A J 9 2  
♣ Q 7 3

**Deal 35**

South Deals

E-W Vul

♠ A 7  
♥ K 6 5 3  
♦ 7 6 2  
♣ 10 5 4 3

17  
7 4  
12

♠ K Q 10 3  
♥ A 4  
♦ Q J 10 5  
♣ A J 2



♠ J 6 4  
♥ Q 7  
♦ A 9 8 3  
♣ K Q 7 6

♠ 9 8 5 2  
♥ J 10 9 8 2  
♦ K 4  
♣ 9 8