

Deal 1

North Deals
None Vul

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

13
8 9
10

West

Pass

Pass

4 ♥ by North

Lead: ♣ 4

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ A J



♠ 8 6 2
♥ K 9 8 7
♦ A Q J 10
♣ 8 3

North

1 ♥

4 ♥

East

Pass

Pass

South

3 ♥

Pass

♠ K J 9
♥ 10 2
♦ K 7 4 3
♣ Q 10 6 4

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

You open 1 ♥, partner responds 3 ♥.

What is your next bid?

Partner's 3 ♥ response shows 11-12 points with good trumps.

With your 14 points you decide to bid the game.

North plays 4 ♥. East leads the ♣ 4, West plays the ♣ K.

Losers: ♠ 3 : ♥ 0 : ♦ 2 : ♣ 1 : Total = 6

There is no hope of extra winners except the ♦ suit. You are wide open in ♠s, so you have to hope that East holds the ♦ K. But that won't be enough by itself, in case he has ♦ K x x x you also have to have three entries to your hand. Two of them will be the ♥ A and ♥ Q and the third entry must be the ♣ A.

So you win the first trick with the ♣ A and immediately take your first ♦ finesse. It wins, so you return to your hand with a ♥ to the ♥ Q and take another ♦ finesse. Back to your hand with the ♥ A (pulling the last trumps) and take a third ♦ finesse. Finally on the ♦ A you can discard either your ♣ loser or a ♠. You will have to give up three tricks at the end.

Any other plan that was based on East holding the ♦ K would work ALMOST 50% of the time but would fail when East had three protectors for the ♦ K.

Deal 2

East Deals

None Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

West

3 ♥

Pass

4 ♥ by East

Lead: ♠ Q

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2



♠ Q J 10 8

♥ 9 4

♦ A 6 3 2

♣ 10 9 6

North

Pass

Pass

East

1 ♥

4 ♥

South

Pass

Pass

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

You have 11 (perhaps 12) points and four trumps. Just right for a limit raise.

So you bid 3 ♥ and partner goes to game.

East would play 4 ♥.

West plays 4 ♥. North leads the ♠ Q.

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

You know you can't get rid of the ♦ loser, and it's hard to imagine a way that would let you get rid of the ♣ loser. The ♥ loser depends on the finesse. So you should try to find somewhere to put the ♠ loser.

First you win the ♠ A. You know that you will eventually take the ♥ finesse, so should you take it now? Visualize the likely defense actions if you do. Say South wins the ♥ K. He will surely play another ♠, knocking out dummy's ♠ K. Whenever

you try to set up ♦s the defense will take their ♠ trick and you will eventually go down.

What happened is that you gave the defense a tempo and let them control the timing of the play. You should not have rushed into the ♥ finesse. Instead suppose that you win the first trick with dummy's ♠ K and immediately play the ♦ Q. The defense can take their ♦ A when they want to and push another ♠, but now the timing is on your side. You can discard a ♠ from dummy on your good ♦ in time.

Set up the ♦ winner before you take the ♥ finesse and you will always be able to dump the ♠ loser no matter who has the ♥ K.

Deal 3

South Deals

None Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

West

Pass

Pass

Pass

3 NT by South

Lead: ♦ 2

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

North

2 ♣

3 NT

East

Pass

Pass

South

1 NT

2 ♠

Pass

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

With 15 points and a balanced hand of course you open 1 NT.

Partner's response is 2 ♣. What do you bid?

Partner's 2 ♣ bid is Stayman asking you to name a 4-card Major.

You bid 2 ♠, but that must not have been the Major he wanted so he bids 3 NT.

South plays 3 NT. West leads the ♦ 2. East plays ♦ Q. You hold up on this trick and East returns the ♦ 3.

You hold up on this trick and East returns the ♦ 3.

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

You need to get three more winners and you have two very clear possibilities.

If East holds the ♠ K you can finesse him out of it and win an additional 3 tricks in the suit. The problem with this approach is that half the time West will hold the ♠ K and you will go down.

Or you can drive out the ♣ A and definitely set up an additional 3 tricks in that suit. The problem with this approach is that if the defender's ♦s split 5-3 they will be able to win 4 ♦s and the ♣ A.

If you pay attention to the opening lead this becomes a simple decision. West led the ♦ 2. Assuming that was fourth down then he must have led from a 4-card suit. So it looks like the ♦s must be splitting 4-4 and it is safe for you to establish ♣s. So you drive out the ♣ A. The defenders take their other 2 ♦s but you make the game losing only 3 ♦s and the ♣ A.

West's lead of the ♦ 2 should have made you pretty sure that he had led from a 4-card suit. If the ♦ 2 is fourth down, there cannot be a fifth down. Additionally, East's return of the ♦ 3 confirmed that conclusion. If East had started with only 3 ♦s, (say ♦ Q 6 3) his correct return at trick 2 would have been his next highest, the ♦ 6. With 4 cards in the suit his correct return is his original fourth down.

Deal 4

West Deals

None Vul

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

3
19 6
12

| |
|-------------|
| ♠ 4 |
| ♥ K J 8 6 2 |
| ♦ K Q 5 |
| ♣ K 10 7 3 |

| West | North | East | South |
|-------------|-------|------|-------|
| 1 ♠ | Pass | 2 ♠ | Dbl |
| 4 ♠ | Pass | Pass | Pass |
| 4 ♠ by West | | | |
| Lead: ♦ J | | | |

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

You have a good hand, a very good hand. But not good enough to open 2 ♣.

Instead you open 1 ♠, partner raises to 2 ♠ and South doubles.

Some would think it clever to now redouble - to put the pressure on South maybe.

But why bother? South would just bid 3 ♥ or 3 ♦ and then you would bid 4 ♠. So save all the in-between and just bid it now.

West plays 4 ♠. North leads the ♦ J.

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

One loser to get rid of. Perhaps you could lead toward the ♥ Q? Nope, that wouldn't work because South surely has the ♥ K for his Takeout Double.

Play South for the ♣ K and finesse him out of it? That probably would work since he likely has that card for his Takeout Double.

So you take the ♦ A, pull trumps and then . . . and then you apologize to your partner. You had to be in dummy to finesse the ♣ and you were only going to be there once. You must finesse the ♣ immediately, then pull trumps.

If you decided to play for trumps to split 2-2 so you could use the ♠ 8 as an entry back to dummy for the ♣ finesse then you need to start thinking more clearly!

Deal 5

North Deals

N-S Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9
10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 6

East Deals

E-W Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

Deal 7

South Deals

Both Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 8

West Deals

None Vul

♠ J 5 2

♥ 10 9 3

♦ J 10 9 4

♣ J 8 2

♠ A K Q 10 9 7

♥ A 5

♦ 7 3

♣ A Q 6



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K 10 7 3

3
19 6
12

Deal 9

North Deals

E-W Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9

10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 10

East Deals

Both Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

Deal 11

South Deals

None Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 12

West Deals

N-S Vul

♠ J 5 2
♥ 10 9 3
♦ J 10 9 4
♣ J 8 2

♠ A K Q 10 9 7
♥ A 5
♦ 7 3
♣ A Q 6



♠ 8 6 3
♥ Q 7 4
♦ A 8 6 2
♣ 9 5 4

3
19 6
12

♠ 4
♥ K J 8 6 2
♦ K Q 5
♣ K 10 7 3

Deal 13

North Deals

Both Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9

10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 14

East Deals

None Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

Deal 15

South Deals

N-S Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 16

West Deals

E-W Vul

♠ J 5 2
♥ 10 9 3
♦ J 10 9 4
♣ J 8 2

♠ A K Q 10 9 7
♥ A 5
♦ 7 3
♣ A Q 6



♠ 8 6 3
♥ Q 7 4
♦ A 8 6 2
♣ 9 5 4

3
19 6
12

♠ 4
♥ K J 8 6 2
♦ K Q 5
♣ K 10 7 3

Deal 17

North Deals

None Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9
10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 18

East Deals

N-S Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

Deal 19

South Deals

E-W Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 20

West Deals

Both Vul

♠ J 5 2

♥ 10 9 3

♦ J 10 9 4

♣ J 8 2

♠ A K Q 10 9 7

♥ A 5

♦ 7 3

♣ A Q 6



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K 10 7 3

3
19 6
12

Deal 21

North Deals

N-S Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9
10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 22

East Deals

E-W Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

Deal 23

South Deals

Both Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 24

West Deals

None Vul

♠ J 5 2

♥ 10 9 3

♦ J 10 9 4

♣ J 8 2

♠ A K Q 10 9 7

♥ A 5

♦ 7 3

♣ A Q 6



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K 10 7 3

3
19 6
12

Deal 25

North Deals

E-W Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9
10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 26

East Deals

Both Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

Deal 27

South Deals

None Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 28

West Deals

N-S Vul

♠ J 5 2
♥ 10 9 3
♦ J 10 9 4
♣ J 8 2

♠ A K Q 10 9 7
♥ A 5
♦ 7 3
♣ A Q 6



♠ 8 6 3
♥ Q 7 4
♦ A 8 6 2
♣ 9 5 4

3
19 6
12

♠ 4
♥ K J 8 6 2
♦ K Q 5
♣ K 10 7 3

Deal 29

North Deals

Both Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9
10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 30
East Deals
None Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

Deal 31

South Deals

N-S Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 32

West Deals

E-W Vul

♠ J 5 2
♥ 10 9 3
♦ J 10 9 4
♣ J 8 2

♠ A K Q 10 9 7

♥ A 5

♦ 7 3

♣ A Q 6



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

♠ 4

♥ K J 8 6 2

♦ K Q 5

♣ K 10 7 3

3
19 6
12

Deal 33

North Deals

None Vul

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

13
8 9

10

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J



♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

Deal 34

East Deals

N-S Vul

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

7
15 11
7

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2



♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

Deal 35

South Deals

E-W Vul

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8



♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

Deal 36

West Deals

Both Vul

♠ J 5 2
♥ 10 9 3
♦ J 10 9 4
♣ J 8 2

♠ A K Q 10 9 7

♥ A 5

♦ 7 3

♣ A Q 6



♠ 8 6 3

♥ Q 7 4

♦ A 8 6 2

♣ 9 5 4

3
19 6
12

♠ 4
♥ K J 8 6 2
♦ K Q 5
♣ K 10 7 3