

**Deal 1**

North Deals	♠ A K 3
None Vul	♥ 10 6
	♦ A 6 5 2
	♣ A 8 5 4
♠ Q 7 6 2	♠ 10 9 8 4
♥ J 9 5	♥ Q 8 2
♦ K J 9 7	♦ Q 10
♣ Q 10	♣ K J 9 7



$\begin{matrix} & \spadesuit J 5 \\ 15 & \\ 9 & 8 \\ 8 & \end{matrix}$	$\begin{matrix} \spadesuit A K 7 4 3 \\ \heartsuit 8 4 3 \\ \clubsuit 6 3 2 \end{matrix}$
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West	North	East	South
	1 NT	Pass	2 ♦
Pass	2 ♥	Pass	2 NT
Pass	Pass	Pass	
2 NT by North			
Lead: ♠ 10			

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.  
Partner now bids 2 NT. What do you say?

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.  
Partner now bids 2 NT. What do you say?

Partner is describing an invitational hand (9-10 points) with a 5-card ♥ suit. With a bare 15 points and doubleton ♥ you just pass.

You try dummy's ♠ J hopefully, but West puts on the ♠ Q.

You must find two more winners. And you have very little to work with. In fact, the only real chance you have is to establish dummy's ♥ suit.

You must find the ♥'s split 3-3. Even then, with no entries in dummy outside the ♥ suit you cannot afford to play ♥ A K followed by a third one. True, the suit would be established, but you could never get to it.

So you win the first trick with your ♠ K, then play a ♥, ducking in dummy.

An opponent will win the ♥, but whatever they return you win one of your Aces. Then play your last ♥ to dummy. If the suit splits you will make 4 ♥ tricks to go with your 4 other top honors.

But if you had not made the correct plan your good fortune would have been wasted.

**Deal 2**East Deals  
None Vul

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

6  
15 12  
7

West  
3 NT  
3 NT by East  
Lead: ♠ 6

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

W N E  
S

♠ 7 5 2  
♥ A Q 6  
♦ A Q 6 5 3  
♣ 7 3

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

North  
Pass  
1 NT  
Pass

East  
Pass  
South  
Pass

has the ♠ Q.

You need just one more trick, and either red suit might split 3-3. So is that your plan? Lead out red winners and hope?

Truthfully, that wouldn't be a terrible plan. The chance of a 3-3 split in a suit is about 36%. But since you need either of two 36% chances that comes to almost 60% (if you aren't Math oriented don't worry about it, you can trust me).

There's a safer approach though; remember you only need 4 ♦ tricks, not 5.

There is a wonderful "safety play" that will practically guarantee your contract. Enter dummy with a ♥, then play a small ♦ toward your hand and finesse with your ♦T! North may win with the ♦J, but even if he does he is the Safe Hand and cannot play a ♠ without giving you a trick. And whatever else he could play you would win and make 4 ♦ tricks. In the actual Deal the ♦ finesse actually works and you make all 5 tricks in the suit.

You don't have enough points to be thinking about slam and you don't particularly want to play 5 ♦. So you bid 3 NT and everybody passes.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♠ 6; South plays the ♠ J.

Your immediate problem is whether or not to hold up. ? ? ?

There is some merit in a holdup. South is likely to have just 2 ♠s, so a holdup would exhaust his cards in the suit. If he later got the lead he would have no ♠s. On the other hand, South might well switch to ♣s, and that would certainly be unwelcome. Finally, if you do win the first ♠ you have another stopper if you can prevent South from getting the lead. So win the first trick with the ♠ K. Notice that by winning with the ♠ K you keep North in the dark as to whether you or South

**Deal 3**South Deals  
None Vul

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

12  
8 5  
15

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♣	Pass	2 ♥
Pass	3 NT	Pass	4 ♠
Pass	Pass	Pass	

4 ♠ by South

Lead: ♣ A

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

Partner denies having 4 ♥s so obviously he must hold 4 ♠s. You therefore correct the contract to 4 ♠, your known 4-4 Major fit.

West takes two top ♣s, then leads the ♥ J.

There are lots of possibilities for getting rid of one loser. The ♠ Q might drop, or she might be in the West hand, finessable. The ♥s might split 3-3, providing for the discard of a ♦ loser. West might hold the ♦ Q so that finesse works.

Suppose you win the ♥ in your hand and try the ♠ finesse. If East has the ♠ Q you will then have to find the ♥s splitting, which is not likely, or the ♦ Q in the West hand.

A better plan would be to shun the trump Queen finesse entirely. Play the ♠ K, then ♠ A. If the ♠ Q falls then pull the last trump and you are home free.

If the ♠ Q DOESN'T fall, play your other two ♥ winners. When East discards on the last ♥ you exit with a small trump to a defender's ♠ Q.

If West wins the ♠ you will just have to depend on the ♦ finesse. But if East takes the trick he will be endplayed, having to give you a ruff/sluff in ♣s, or lead into dummy's ♦ K J.

**Deal 4**

West Deals  
None Vul

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

8  
8 16  
8

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

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 NT	Pass	2 ♣	Pass
2 ♦	Pass	2 NT	Pass
3 NT	Pass		Pass
3 NT by West			
Lead: ♠ 10			

instant you lose the lead South will take all his ♠ winners. You can HOPE that will only be 3 of them but you can't depend on it.

The ♣ suit is your only hope. If North holds the ♣ K you can finesse him out of it. However, if he has ♣ K x x and refuses to cover your ♣ J, you will have to have a second entry to dummy to cash the good ♣ s.

As it happens, you do have two entries, the ♥ A and ♥ Q! You just have to sacrifice your ♥ K to use them both. At trick 2 play your small ♥ to the ♥ Q. Play the ♣ J, letting it ride when North plays low. Play a small ♣ to your ♣ Q. Play the ♣ A, dropping North's ♣ K. And finally, play your ♥ K to dummy's ♥ A so you can enjoy cashing those two good ♣ s.

You sacrifice one sure ♥ winner to create a second dummy entry which creates two ♣ winners.

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

You are still in game-invitational range, but now you invite partner with 2 NT. He replies 3 NT and that ends the bidding.

The contract would be 3 NT played by West.

To make East the declarer ROTATE.

East plays 3 NT. South leads the ♠ T. You cross your fingers and put on dummy's ♠ J. No good, North covers with the ♠ Q and you are forced to take your ♠ K at the first trick.

Not only do you need 3 more winners, you need to get them without losing the lead because the

you can HOPE that will only be 3 of them but you can't depend on it.

**Deal 5**  
 North Deals  
 None Vul

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

16  
 7 6  
 11

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 NT	Pass	3 NT
Pass	Pass	Pass	

3 NT by North  
 Lead: ♥ 3

N  
 W E  
 S

♠ K 6 3  
 ♥ K 10 6 3  
 ♦ 7 6 3  
 ♣ 9 7 2

Partner has about 11 points and he has no 4-card Major suit.

He thinks 3 NT would be a good spot. You have no reason to disagree so you pass.

West plays the ♥ J and you duck, hoping he will switch to any other suit! But of course he doesn't; he continues with the ♥ 4.

You need three more winners. You can get them in ♣s by just driving out the ♣ A. The danger is that EW might win the ♣ A and 4 ♥ tricks. Or, you can get them in ♠s if West holds the ♠ K, a 50% chance.

You should try to avoid 50% chances when you have something better. Consider the chance that EW will actually be able to win 4 ♥ tricks if you give them the lead with the ♠ A. In particular notice that you were dealt the ♥ 2! If East's ♥ 3 is a fourth down lead then he cannot have anything smaller and the ♥s are splitting 4-4.

Knowing they can only take 3 ♥ tricks makes it safe for you to drive out the ♣ A.

So win the ♥ A and drive out the ♣ A. They will take their 2 ♥ tricks next. If West then leads a ♠ DO NOT FINESSE. Take your nine tricks and run.

While the answer may depend on the opponent, usually you should take their opening lead at face value. After all, their main goal is to give information to their partner, not to deceive you.

**Deal 6**

East Deals

E-W Vul

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

N  
W E  
S

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

15  
9 8

**Deal 7**

South Deals  
Both Vul

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

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

6  
**15**   **12**  
7

N  
W   E  
S

♠ 7 5 2  
♥ A Q 6  
♦ A Q 6 5 3  
♣ 7 3

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

**Deal 8**

West Deals

None Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 9**

North Deals

E-W Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

8

8 16

8

♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

**Deal 10**

East Deals

Both Vul

♠ A Q 10 8

♥ A 2

♦ K 10 9

♣ Q J 10 4

♠ 7 5 2

♥ Q J 9 4

♦ 8 5 4

♣ A 8 5

N  
W E  
S

♠ K 6 3

♥ K 10 6 3

♦ 7 6 3

♣ 9 7 2

♠ J 9 4

**16**  
7 6  
**11**

♥ 8 7 5

♦ A Q J 2

♣ K 6 3

**Deal 11**

South Deals	♠ A K 3
None Vul	♥ 10 6
	♦ A 6 5 2
	♣ A 8 5 4
♠ Q 7 6 2	♠ 10 9 8 4
♥ J 9 5	♥ Q 8 2
♦ K J 9 7	♦ Q 10
♣ Q 10	♣ K J 9 7
	♠ J 5
9 15 8	♥ A K 7 4 3
8	♦ 8 4 3
	♣ 6 3 2

N  
W E  
S

**Deal 12**

West Deals  
N-S Vul

♦ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

N  
W E  
S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

6  
15 12  
7

**Deal 13**

North Deals

Both Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 14**

East Deals

None Vul

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

8  
8 16  
8

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

N  
W E  
S

♠ K 6 4  
♥ K 5  
♦ A 9 7 6 2  
♣ A Q 4

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

**Deal 15**

South Deals

N-S Vul

♠ A Q 10 8

♥ A 2

♦ K 10 9

♣ Q J 10 4

♠ 7 5 2

♥ Q J 9 4

♦ 8 5 4

♣ A 8 5

N  
W E  
S

♠ K 6 3

♥ K 10 6 3

♦ 7 6 3

♣ 9 7 2

**16**  
**7 6**  
**11**

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

**Deal 16**

West Deals

E-W Vul

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

N  
W E  
S

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

<sup>15</sup>  
9 8

**Deal 17**

North Deals

None Vul

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N E S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

6  
15 12  
7

**Deal 18**

East Deals

N-S Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 19**

South Deals

E-W Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

8  
8 16  
8

**Deal 20**      ♠ A Q 10 8

West Deals      ♥ A 2

Both Vul      ♦ K 10 9

♣ Q J 10 4

♠ 7 5 2

♥ Q J 9 4

♦ 8 5 4

♣ A 8 5

N  
W    E  
S

♠ K 6 3  
♥ K 10 6 3  
♦ 7 6 3  
♣ 9 7 2

♠ J 9 4

**16**  
**7 6**  
**11**

♥ 8 7 5  
♦ A Q J 2  
♣ K 6 3

**Deal 21**      ♠ A K 3

North Deals      ♥ 10 6  
N-S Vul      ♦ A 6 5 2  
                  ♣ A 8 5 4

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

N  
W     E  
S

♠ J 5  
**15**  
9     8  
8  
♣ 6 3 2

**Deal 22**

East Deals

E-W Vul

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N E S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

6  
15 12  
7

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

**Deal 23**

South Deals

Both Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 24**

West Deals

None Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

8  
8 16  
8

**Deal 25**      ♠ A Q 10 8

North Deals      ♥ A 2

E-W Vul      ♦ K 10 9

♣ Q J 10 4

♠ 7 5 2

♥ Q J 9 4

♦ 8 5 4

♣ A 8 5

N  
W   E  
S

♠ K 6 3

♥ K 10 6 3

♦ 7 6 3

♣ 9 7 2

**16**  
**7 6**  
**11**

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

**Deal 26**

East Deals

Both Vul

♠ A K 3  
♥ 10 6  
♦ A 6 5 2  
♣ A 8 5 4

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

N  
W E  
S

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

<sup>15</sup>  
9 8

**Deal 27**

South Deals	♠ J 3
None Vul	♥ J 10 9 2
	♦ J 9 8 4
	♣ Q J 9
♠ K Q 9	♠ 7 5 2
♥ K 7 5 4	♥ A Q 6
♦ K 10	♦ A Q 6 5 3
♣ A 8 4 2	♣ 7 3
	♠ A 10 8 6 4
6	♥ 8 3
15 12	♦ 7 2
7	♣ K 10 6 5

N  
W E  
S

**Deal 28**

West Deals

N-S Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 29**

North Deals

Both Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

8  
8 16  
8♠ Q 5 2  
♥ J 10 6 4  
♦ Q 10 4  
♣ K 8 3

**Deal 30**

East Deals

None Vul

♠ A Q 10 8

♥ A 2

♦ K 10 9

♣ Q J 10 4

♠ 7 5 2

♥ Q J 9 4

♦ 8 5 4

♣ A 8 5

N  
W E  
S

♠ K 6 3

♥ K 10 6 3

♦ 7 6 3

♣ 9 7 2

**16**  
**7 6**  
**11**

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

**Deal 31**

South Deals    ♠ A K 3  
N-S Vul        ♥ 10 6  
                  ♦ A 6 5 2  
                  ♣ A 8 5 4  
♠ Q 7 6 2      ♠ 10 9 8 4  
♥ J 9 5         ♥ Q 8 2  
♦ K J 9 7       ♦ Q 10  
♣ Q 10          ♣ K J 9 7



15  
9 8  
8

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

**Deal 32**

West Deals  
E-W Vul

♦ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

N  
W E  
S

♠ 7 5 2  
♥ A Q 6  
♦ A Q 6 5 3  
♣ 7 3

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

6  
15 12  
7

**Deal 33**

North Deals

None Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 34**

East Deals

N-S Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

8  
8  
8

16

**Deal 35**

South Deals

E-W Vul

♠ A Q 10 8

♥ A 2

♦ K 10 9

♣ Q J 10 4

♠ 7 5 2

♥ Q J 9 4

♦ 8 5 4

♣ A 8 5

N  
W E  
S

♠ K 6 3

♥ K 10 6 3

♦ 7 6 3

♣ 9 7 2

**16**  
**7 6**  
**11**

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