

**Deal 1**

North Deals  
None Vul

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

7  
11 5  
17

West

Pass

1 NT by North

Lead: ♣ 4

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



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

North

1 NT

East

Pass

South

Pass

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

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

North's 1 NT opening shows a maximum of 17 points. Add your 7 and you come up with only 24 - not enough to think about game. So you pass.

North would play 1 NT.

South plays 1 NT. West leads the ♣ 4. East plays the ♣ Q, then the ♣ K, West playing the ♣ 3 on the second trick. East then plays the ♣ 2 which you win with your ♣ A.

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

You only need one more winner and there are possibilities in ♠s, ♥s and ♦s. But you need to be very careful. If you watched those ♣ spots you will realize that West started with 5 ♣s (he led the ♣ 4, later played the ♣ 3). So the defenders will win 2 more ♣ tricks to go with the 2 they already have. And they can also take the ♥ A and ♥ K whenever they want. In other words, they also have 6

winners. So the battle is for the 7th trick for either side. If you do anything that gives them a trick they will win.

So you don't try for a trick in ♠s or ♦s. Instead you play on ♥s, the suit where they have the 2 sure winners anyway. They will win one of their high honors, take their 2 ♣s, then play either ♠s or ♦s. You win and drive out the other ♥ honor.

If you play your three high ♦s you will set up a winner for THEM and you will go down.

Only if you establish your ♥s can you set up a winner for YOU without giving them an extra trick.

**Deal 2**

East Deals  
None Vul

♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3

7  
8 15  
10

West

1 NT

4 ♠

4 ♠ by East

Lead: ♣ Q

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



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

North

Pass

Pass

East

1 ♠

3 ♠

Pass

South

Pass

Pass

Pass

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

You have an easy choice, you open 1 ♠.

Partner responds 1 NT.

Partner is showing 6-10 points. With 17 points you are strong enough to invite game. You show your 6-card suit by jumping to 3 ♠. Partner bids 4 ♠.

East plays 4 ♠. South leads the ♣ Q.

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

You have no time to waste. You have no way to discard either minor suit loser, so you absolutely must ruff a ♥ in dummy. You dare not pull a trump. Win the ♣ A in dummy and play a ♥ to your ♥ Q. South will win and probably lead a trump. You win, cash the ♥ K and ruff your small ♥ with dummy's last trump. Now take the ♦ A and give up the lead. Ruff at the first opportunity and pull trumps, making 6 ♠ tricks, 2 minor suit Aces,

one ♥ trick and a ♥ ruff in dummy.

Always draw them - unless you have some other need for them first. Like in this hand.

Notice this. You cannot fault South for his opening lead, top of an honor sequence is very logical. BUT, if he had led a trump you would have gone down.

**Deal 3**

South Deals

None Vul

♠ 7 3 2

♥ Q J 10 6 4 2

♦ A 7

♣ 10 5

8  
7 12  
13

West

Pass

Pass

2 ♠ by South

Lead: ♥ Q

♠ 10 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2



♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

North

2 ♠

East

Pass

South

1 ♠

Pass

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

You open 1 ♠. Partner responds 2 ♠. What is your bid?

This was easy. You had a minimum opening bid and partner gave a minimum response. You pass.

South plays 2 ♠. West leads the ♥ Q.

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

You have one loser too many. It doesn't seem you can do anything about the 3 ♦s but you might be able to avoid one of the ♣s if you are lucky. However, you can probably get rid of the ♥ loser by ruffing it in dummy.

One small worry - East's play of the ♥ 9 might be the start of a doubleton signal. If so, he may be able to over-ruff dummy. You should have played the ♥ A on the first trick. Next you pull two rounds of trumps with ♠ A, ♠ K. Only then do you play ♥ K and ♥ 8 ruffing with dummy's last trump.

Fortunately East only had two trumps and cannot over-ruff, even though he is out of ♥s.

When you get back in you will pull trumps and lead toward dummy's ♣ K J, hoping to make a good guess.

The only way to make the contract was to ruff a ♥ in dummy.

**Deal 4**

South Deals  
None Vul

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

7  
14 13  
6

West

♠ 10 5 2

♥ J 9 8

♦ 6 4

♣ K Q J 10 4



♠ J 9 8 4

♥ Q 10 3

♦ K 9 2

♣ 9 6 3

North

East

♠ A Q 6

♥ K 7 5 2

♦ A 8 7 3

♣ 7 5

South

Pass

1 ♦

Pass

1 ♥

Pass

1 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by West

Lead: ♣ K

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

With 14 points you will naturally open the bidding. You should open a 4-card ♦ suit rather than a 3-card ♣ suit. Partner responds 1 ♥.

Partner might have bid a 4-card suit so you cannot support ♥s with only 3. Instead, you describe your balanced, minimum opener by bidding 1 NT. Partner then bids 3 NT and you pass.

West plays 3 NT. North leads the ♣ K.

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

You need to find 2 more winners and they can come from the ♦ suit. You can finesse North for the ♦ K. If he has it then you will get 3 extra tricks, but even if South has the ♦ K you can still make 2 winners.

The problem is that if you win the first or second ♣ and then try the ♦ finesse South may win and still have a ♣ to lead back to his partner. So you

should hold up the ♣ A until the third round of the suit. Then if South wins the ♦ K he may not have another ♣.

When South won the ♦ K he would still have had a ♣ to return to North's hand. You would have lost 4 ♣ tricks and the ♦ K.

But what if South DID have another ♣ when he won the ♦ K?

to see different South/North hands.

When South won the ♦ K here he had a fourth ♣ to return to North's hand. That means the ♣ suit split 4-4 so you would have lost only 3 ♣ tricks and the ♦ K.

**Deal 5**

North Deals

None Vul

♠ 10  
♥ 10 9 7 4 2  
♦ 7 3  
♣ 10 9 5 4 2

13  
o 13  
14

West

Pass

Pass

4 ♠ by North

Lead: ♦ A

♠ A K 8 6 5 4

♥ J

♦ 8 6

♣ A J 8 3



♠ Q 7 2

♥ K Q 8 6

♦ Q 9 2

♣ K Q 7

♠ J 9 3

♥ A 5 3

♦ A K J 10 5 4

♣ 6

North

1 ♠

4 ♠

East

2 ♦

Pass

South

3 ♦

Pass

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

You have an easy 1 ♠ opening bid.

But East overcalls 2 ♦ and partner bids 3 ♦.

What do you bid next?

You should be certain to have a partnership agreement on the meaning of a cue-bid after an overcall.

Most good players use it to show support for opener's suit and at least 11 points. In other words, a hand with which you would have made a limit-raise or better.

So you bid the ♠ game.

North plays 4 ♠. East leads the ♦ A, then ♦ K, then ♦ J. West discards on the second ♦ and ruffs the third one with the ♠ T.

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

The loser count looks a little messy - that's because of the circumstances. If you could have just played three rounds of ♠s you would probably have had 0 losers, and if you ruff this ♦ you will have only 2 ♦ losers, but maybe create a ♠ loser.

But though the loser count is confused your plan should not be. You DO NOT over-ruff the ♠ T. Instead you discard your one ♥ loser (a loser-on-loser play). West can have this trick but whatever he returns you will win, pull trumps in THREE rounds if necessary, and take the rest of the tricks.

But did you notice that East made a bad play? He should have cashed his ♥ A before he led the third ♦ for his partner to ruff. Then when his partner ruffed with the ♠ T your goose would have been cooked.

**Deal 6**

East Deals

E-W Vul

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

7  
11 5  
17

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



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

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

**Deal 7**

South Deals

Both Vul

♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3

7  
8 15  
10

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



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

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

**Deal 8**

West Deals

None Vul

♠ 10 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ 7 3 2

♥ Q J 10 6 4 2

♦ A 7

♣ 10 5



♠ J 5

♥ 9 7

♦ K Q 10 8

♣ A Q 9 8 3

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

8  
7 12  
13



**Deal 9**

North Deals

E-W Vul

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

7  
14 13  
6

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



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

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

**Deal 10**

East Deals

Both Vul

♠ 10  
♥ 10 9 7 4 2  
♦ 7 3  
♣ 10 9 5 4 2

13  
o 13  
14

♠ A K 8 6 5 4

♥ J

♦ 8 6

♣ A J 8 3



♠ Q 7 2

♥ K Q 8 6

♦ Q 9 2

♣ K Q 7

♠ J 9 3

♥ A 5 3

♦ A K J 10 5 4

♣ 6

**Deal 11**

South Deals

None Vul

♠ Q 10 7

♥ K 9 5

♦ J 10 8 3

♣ K Q 2

7  
11 5  
17

♠ A J 3

♥ 10 8 6 4

♦ Q 9 6 5

♣ 8 7



♠ K 8 6 4

♥ Q J 3

♦ A K 2

♣ A 9 5

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J 10 6 4 3

**Deal 12**

West Deals

N-S Vul

♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3

7  
8 15  
10

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



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

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

**Deal 13**

North Deals

Both Vul

♠ 10 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ 7 3 2

♥ Q J 10 6 4 2

♦ A 7

♣ 10 5



♠ J 5

♥ 9 7

♦ K Q 10 8

♣ A Q 9 8 3

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

8  
7 12  
13

**Deal 14**

East Deals

None Vul

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

7  
14 13  
6

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



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

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

**Deal 15**

South Deals

N-S Vul

♠ 10  
♥ 10 9 7 4 2  
♦ 7 3  
♣ 10 9 5 4 2

13  
o 13  
14

♠ A K 8 6 5 4

♥ J

♦ 8 6

♣ A J 8 3



♠ Q 7 2

♥ K Q 8 6

♦ Q 9 2

♣ K Q 7

♠ J 9 3

♥ A 5 3

♦ A K J 10 5 4

♣ 6

**Deal 16**

West Deals

E-W Vul

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

7  
11 5  
17

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



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

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



**Deal 17**

North Deals

None Vul

♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3

7  
8 15  
10

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



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

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

**Deal 18**

East Deals

N-S Vul

♠ 10 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ 7 3 2

♥ Q J 10 6 4 2

♦ A 7

♣ 10 5



♠ J 5

♥ 9 7

♦ K Q 10 8

♣ A Q 9 8 3

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

8  
7 12  
13

**Deal 19**

South Deals

E-W Vul

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

7  
14 13  
6

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



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

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

**Deal 20**

West Deals

Both Vul

♠ 10  
♥ 10 9 7 4 2  
♦ 7 3  
♣ 10 9 5 4 2

13  
o 13  
14

♠ A K 8 6 5 4

♥ J

♦ 8 6

♣ A J 8 3



♠ Q 7 2

♥ K Q 8 6

♦ Q 9 2

♣ K Q 7

♠ J 9 3

♥ A 5 3

♦ A K J 10 5 4

♣ 6

**Deal 21**

North Deals

N-S Vul

♠ Q 10 7

♥ K 9 5

♦ J 10 8 3

♣ K Q 2

7  
11 5  
17

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



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

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J 10 6 4 3

**Deal 22**

East Deals

E-W Vul

♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3

7  
8 15  
10

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



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

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

**Deal 23**

South Deals

Both Vul

♠ 10 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ 7 3 2

♥ Q J 10 6 4 2

♦ A 7

♣ 10 5



♠ J 5

♥ 9 7

♦ K Q 10 8

♣ A Q 9 8 3

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

8  
7 12  
13

**Deal 24**

West Deals

None Vul

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

7  
14 13  
6

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



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

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



**Deal 25**

North Deals

E-W Vul

♠ 10  
♥ 10 9 7 4 2  
♦ 7 3  
♣ 10 9 5 4 2

13  
o 13  
14

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



♠ Q 7 2  
♥ K Q 8 6  
♦ Q 9 2  
♣ K Q 7

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

**Deal 26**

East Deals

Both Vul

♠ Q 10 7

♥ K 9 5

♦ J 10 8 3

♣ K Q 2

7  
11 5  
17

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



♠ K 8 6 4

♥ Q J 3

♦ A K 2

♣ A 9 5

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J 10 6 4 3

**Deal 27**

South Deals

None Vul

♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3

7  
8 15  
10

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



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

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

**Deal 28**

West Deals

N-S Vul

♠ 10 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ 7 3 2

♥ Q J 10 6 4 2

♦ A 7

♣ 10 5



♠ J 5

♥ 9 7

♦ K Q 10 8

♣ A Q 9 8 3

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

8  
7 12  
13

**Deal 29**

North Deals

Both Vul

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

7  
14 13  
6

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



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

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

**Deal 30**  
East Deals  
None Vul

♠ 10  
♥ 10 9 7 4 2  
♦ 7 3  
♣ 10 9 5 4 2

13  
o 13  
14

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



♠ Q 7 2  
♥ K Q 8 6  
♦ Q 9 2  
♣ K Q 7

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

**Deal 31**

South Deals

N-S Vul

♠ Q 10 7

♥ K 9 5

♦ J 10 8 3

♣ K Q 2

7  
11 5  
17

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



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

♠ 9 5 2

♥ A 7 2

♦ 7 4

♣ J 10 6 4 3

**Deal 32**

West Deals

E-W Vul

♠ 8 6  
♥ 9 3  
♦ A 9 7 4 2  
♣ A 7 6 3

7  
8 15  
10

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



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

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



**Deal 33**

North Deals

None Vul

♠ 10 6 4

♥ A 5

♦ 9 6 4 3

♣ K J 6 2

♠ 7 3 2

♥ Q J 10 6 4 2

♦ A 7

♣ 10 5



♠ J 5

♥ 9 7

♦ K Q 10 8

♣ A Q 9 8 3

♠ A K Q 9 8

♥ K 8 3

♦ J 5 2

♣ 7 4

8  
7 12  
13

**Deal 34**

East Deals

N-S Vul

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

7  
14 13  
6

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



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

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

**Deal 35**

South Deals

E-W Vul

♠ 10  
♥ 10 9 7 4 2  
♦ 7 3  
♣ 10 9 5 4 2

13  
o 13  
14

♠ A K 8 6 5 4

♥ J

♦ 8 6

♣ A J 8 3



♠ Q 7 2

♥ K Q 8 6

♦ Q 9 2

♣ K Q 7

♠ J 9 3

♥ A 5 3

♦ A K J 10 5 4

♣ 6