

Deal 1
South Deals
None Vul

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3

N
W E
S

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	2 NT	Pass	6 NT
Pass	Pass	Pass	

6 NT by North
Lead: ♠ 3

North is to play 6 NT. East leads the ♠ 3.

Winners: ♠=4 ♥=1 ♦=5 ♣=1 Total = 11

You need one more winner from the ♥ or ♣ suit. The straight finesse of the ♥ K offers a 50% chance of success. The double finesse of the ♣ K Q offers a 75% chance of success. It's a no-brainer. Run 4 ♠s and 5 ♦s ending in your hand. Be very careful not to discard a ♣ from your hand.

Lead a small ♣ and play the ♣ T if East plays low. Let's say West wins the ♣ K and returns a ♥.

DO NOT FINESSE THE ♥. Stick with your original 75% plan. Take the ♥ A and play your small ♣, finessing the ♣ J. This is why you couldn't discard a ♣ earlier.

The double ♣ finesse is much better because its success depends on East holding either of two cards, the ♣ Q OR the ♣ K.

Deal 2East Deals
None Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

9
5 20
6

West

2 ♦

2 NT

Pass

4 ♠ by East

Lead: ♦ K

♠ K 7 2
♥ K 9 6 4
♦ 9 2
♣ K 7 6 3

W	N	
S	E	

♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

North

Pass

Pass

Pass

♠ A Q J 10 9 8
♥ A Q J
♦ 8 4
♣ A Q

East

2 ♣

4 ♠

South

Pass

Pass

Pass

East is to play 4 ♠. South leads the ♦ K.

Losers: ♠=1 ♥=1 ♦=1 ♣=1 Total = 4

South has made another great lead. Any other suit would have given you a free finesse. You should duck the first ♦. It is very possible that South has led from ♦ K Q T and will be afraid to continue for fear you have the ♦ J in your hand. You'd be very happy to see him switch to any other suit. But he doesn't, he continues with the ♦ Q which you take with dummy's ♦ A.

You are in dummy for the first, last, and only time. You need to try a finesse right now, but which one? At first you might think it makes no difference but, in fact, there is only one reasonable choice. If you finesse the ♠ K successfully you may still have a ♠ loser. If you finesse the ♥ K

successfully you will surely still have a ♥ loser. But if you finesse the ♣ K successfully you will eliminate your ♣ loser.

But as you can see, only the ♣ finesse will actually save you a trick.

Deal 3

South Deals	♠ A 8 7 3
None Vul	♥ 9 6
	♦ 7 6 3
	♣ A Q J 10

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



West	North	East	South
			1 ♠
Pass	3 ♠	Pass	4 NT
Pass	5 ♥	Pass	6 ♠
Pass	Pass	Pass	

6 ♠ by South
Lead: ♥ K

East plays low instead, you discard your ♥ loser. West may be able to win the trick but you can ruff a ♥ return, and dummy will have two good ♣s on which you can discard 2 ♦ losers.

But they are easy to overlook, mainly because we don't use them often.

South is to play 6 ♠. West leads the ♥ K.

Losers: ♠=0 ♥=1 ♦=2 ♣=0 Total = 3

Your only hope for ridding yourself of two of those losers is dummy's ♣ suit. One possibility would be to finesse West for the ♣ K, and if that works, discard your ♥ loser on the ♣ A. You could then establish another ♠ winner for one of the ♦ losers. The problem with that plan is that if the finesse fails the defense will immediately take the setting ♥ trick.

A better plan is a ruffing finesse. Win the first trick with your ♥ A and pull trumps with your ♠ K Q.

Next play your ♣ 7 to dummy's ♣ A. Then lead the ♣ Q from dummy. If East plays the ♣ K you will ruff, enter dummy, and discard two red losers on the ♣ J T. If

Deal 4
 North Deals
 None Vul

♠ A Q 5
 ♥ K J 9
 ♦ A 10 4
 ♣ Q J 9 2

12
 17 11
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West North East South
 1 NT Pass Pass Pass
 Pass Pass
 3 NT by West
 Lead: ♦ K

♠ K J 3
 ♥ Q 7 3
 ♦ K Q J 9 5
 ♣ 8 4

♠ 9 4 2
 ♥ A 10 5
 ♦ 7 6 3
 ♣ A K 6 5

♠ 10 8 7 6
 ♥ 8 6 4 2
 ♦ 8 2
 ♣ 10 7 3

N
 W E
 S

West is to play 3 NT. North leads the ♦ K.

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If South has the ♠ K you can finesse him out of it. Or, you have a two-way finesse for the ♥ Q.

It is an easy choice. The defenders only have 12 HCP and North opened the bidding. So you know he must have both of the cards you are interested in.

Hold up the ♦ A until the third round just to be safe. Then play four rounds of ♣s ending in your hand.

Now play the ♥ J. If North doesn't cover, you will let it ride for your ninth trick. But North does cover so you take dummy's ♥ A, then your other 2 ♥ tricks. The ♠ A is your ninth trick.

Sometimes that may be right. But there are other times when information from the bidding or the opening lead allows you to make a higher-percentage guess.

Deal 5

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

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

N
W E
S

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

12
4 5
19

Deal 6East Deals
E-W Vul♠ K 7 2
♥ K 9 6 4
♦ 9 2
♣ K 7 6 3♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 59
5 20
6N
W E
S♠ A Q J 10 9 8
♥ A Q J
♦ 8 4
♣ A Q♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

Deal 7 ♠ A 8 7 3

South Deals ♥ 9 6

Both Vul ♦ 7 6 3

♣ A Q J 10

♠ 10 2

♥ K Q J 5 2

♦ Q 10 8

♣ 9 4 3

N
W E
S

♠ —
♥ 10 8 7 3
♦ K J 9 4
♣ K 8 6 5 2

♠ K Q J 9 6 5 4

♥ A 4

♦ A 5 2

♣ 7

11
8 **7**
14

Deal 8

West Deals

None Vul

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

♠ A Q 5
♥ K J 9
♦ A 10 4
♣ Q J 9 2

N
W E
S

♠ 9 4 2
♥ A 10 5
♦ 7 6 3
♣ A K 6 5

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3

12
17 **11**
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Deal 9

North Deals

E-W Vul

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

	N	
W		E
	S	

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

12
4 5
19

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

Deal 10

East Deals

Both Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

N
W E
S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

♠ 6 5

♥ 10 8 3

♦ K Q J 10 7

♣ 8 4 2

9
5 20
6

Deal 11 ♠ A 8 7 3

South Deals ♥ 9 6

None Vul ♦ 7 6 3

♣ A Q J 10

♠ 10 2

♥ K Q J 5 2

♦ Q 10 8

♣ 9 4 3

N
W E
S

♠ —
♥ 10 8 7 3
♦ K J 9 4
♣ K 8 6 5 2

♠ K Q J 9 6 5 4

♥ A 4

♦ A 5 2

♣ 7

11
8 **7**
14

Deal 12

West Deals

N-S Vul

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

♠ A Q 5
♥ K J 9
♦ A 10 4
♣ Q J 9 2

12
17 **11**
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N
W E
S

♠ 9 4 2
♥ A 10 5
♦ 7 6 3
♣ A K 6 5

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3

Deal 13 ♠ K 9 5
North Deals ♥ A Q 2
Both Vul ♦ Q J 10 8 7
 ♣ 8 3

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

N
W E
S

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

Deal 14

East Deals
None Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

9
5 20
6

♠ K 7 2
♥ K 9 6 4
♦ 9 2
♣ K 7 6 3

♠ A Q J 10 9 8
♥ A Q J
♦ 8 4
♣ A Q

♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

N
W E
S

Deal 15 ♠ A 8 7 3

South Deals ♥ 9 6

N-S Vul ♦ 7 6 3

♣ A Q J 10

♠ 10 2

♥ K Q J 5 2

♦ Q 10 8

♣ 9 4 3

N
W E
S

♠ —
♥ 10 8 7 3
♦ K J 9 4
♣ K 8 6 5 2

♠ K Q J 9 6 5 4

♥ A 4

♦ A 5 2

♣ 7

11
8 **7**
14

Deal 16 ♠ K J 3
West Deals ♥ Q 7 3
E-W Vul ♦ K Q J 9 5
♣ 8 4
♠ A Q 5 ♠ 9 4 2
♥ K J 9 ♥ A 10 5
♦ A 10 4 ♦ 7 6 3
♣ Q J 9 2 ♣ A K 6 5

N
W E
S

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3

12
17 **11**
o

Deal 17

North Deals
None Vul

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

N
W E
S

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

Deal 18

East Deals

N-S Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

W N E S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

9
5 20
6♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

Deal 19 ♠ A 8 7 3

South Deals ♥ 9 6

E-W Vul ♦ 7 6 3

♣ A Q J 10

♠ 10 2

♥ K Q J 5 2

♦ Q 10 8

♣ 9 4 3

N
W E
S

♠ —
♥ 10 8 7 3
♦ K J 9 4
♣ K 8 6 5 2

♠ K Q J 9 6 5 4

♥ A 4

♦ A 5 2

♣ 7

11
8 **7**
14

Deal 20 ♠ K J 3
West Deals ♥ Q 7 3
Both Vul ♦ K Q J 9 5
 ♣ 8 4
♠ A Q 5 ♠ 9 4 2
♥ K J 9 ♥ A 10 5
♦ A 10 4 ♦ 7 6 3
♣ Q J 9 2 ♣ A K 6 5

N
W E
S

12
17 **11**
o

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3

Deal 21

North Deals
N-S Vul

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

N
W E
S

12
4 5
19

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

Deal 22

East Deals

E-W Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

N
W E
S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

9
5 20
6♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

Deal 23

South Deals ♠ A 8 7 3
Both Vul ♥ 9 6
 ♦ 7 6 3
 ♣ A Q J 10

♠ 10 2
♥ K Q J 5 2
♦ Q 10 8
♣ 9 4 3

¹¹
8 7
14

N
W E
S

♠ —
♥ 10 8 7 3
♦ K J 9 4
♣ K 8 6 5 2

♠ K Q J 9 6 5 4
♥ A 4
♦ A 5 2
♣ 7

Deal 24

West Deals

None Vul

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

♠ A Q 5
♥ K J 9
♦ A 10 4
♣ Q J 9 2

N
W E
S

♠ 9 4 2
♥ A 10 5
♦ 7 6 3
♣ A K 6 5

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3

12
17 **11**
o

Deal 25

North Deals

E-W Vul

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

	N	
W		E
	S	

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

12
4 5
19

♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

Deal 26

East Deals

Both Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

N
W E
S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

♠ 6 5

♥ 10 8 3

♦ K Q J 10 7

♣ 8 4 2

9
5 20
6

Deal 27

South Deals

None Vul

♠ A 8 7 3

♥ 9 6

♦ 7 6 3

♣ A Q J 10

♠ 10 2

♥ K Q J 5 2

♦ Q 10 8

♣ 9 4 3

♠ —

♥ 10 8 7 3

♦ K J 9 4

♣ K 8 6 5 2



♠ K Q J 9 6 5 4

♥ A 4

♦ A 5 2

♣ 7

Deal 28

West Deals

N-S Vul

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

♠ A Q 5
♥ K J 9
♦ A 10 4
♣ Q J 9 2

N
W E
S

♠ 9 4 2
♥ A 10 5
♦ 7 6 3
♣ A K 6 5

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3

12
17 **11**
o

Deal 29

North Deals

Both Vul

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

N
W E
S

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

12
4 5
19
♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

Deal 30

East Deals

None Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

N
W E
S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

♠ 6 5

♥ 10 8 3

♦ K Q J 10 7

♣ 8 4 2

9
5 20
6

Deal 31

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

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

11
8 ♠ K Q J 9 6 5 4
14 ♥ A 4
 ♦ A 5 2
 ♣ 7



Deal 32

West Deals

E-W Vul

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

♠ A Q 5
♥ K J 9
♦ A 10 4
♣ Q J 9 2

12
17 **11**
o

N
W E
S

♠ 9 4 2
♥ A 10 5
♦ 7 6 3
♣ A K 6 5

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3

Deal 33

North Deals

None Vul

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

	N	
W		E
	S	

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

12
4 5
19
♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

Deal 34

East Deals

N-S Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

W N E S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

9
5 20
6♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

Deal 35 ♠ A 8 7 3

South Deals ♥ 9 6

E-W Vul ♦ 7 6 3

♣ A Q J 10

♠ 10 2

♥ K Q J 5 2

♦ Q 10 8

♣ 9 4 3

N
W E
S

♠ —
♥ 10 8 7 3
♦ K J 9 4
♣ K 8 6 5 2

♠ K Q J 9 6 5 4

♥ A 4

♦ A 5 2

♣ 7

11
8 **7**
14

Deal 36

West Deals

Both Vul

♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

♠ A Q 5
♥ K J 9
♦ A 10 4
♣ Q J 9 2

12
17 **11**
o

N
W E
S

♠ 9 4 2
♥ A 10 5
♦ 7 6 3
♣ A K 6 5

♠ 10 8 7 6
♥ 8 6 4 2
♦ 8 2
♣ 10 7 3