

Deal 1

West 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

N
W E
S

♠ 9 8 5 2
♥ J 10 9 8 2
♦ K 4
♣ 9 8

♠ J 6 4
♥ Q 7
♦ A 9 8 3
♣ K Q 7 6

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	1 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by North			
Lead: ♥ J			

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 2

East Deals

None Vul

♠ A 2
♥ K 7 4 2
♦ A 8 6 3
♣ A 10 5

7
15 7
11

West

Pass
1 NT by East
Lead: ♥ Q

♠ 8 7 5 4
♥ 9 6
♦ K Q 10 9
♣ Q 8 4

N
W E
S

♠ Q J 10 9
♥ A 5
♦ 7 5 4 2
♣ 9 7 3

♠ K 6 3
♥ Q J 10 8 3
♦ J
♣ K J 6 2

North East South
1 NT Pass

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

You have 7 points so you know your side does not have a game. You also have no reason to think there is any better contract than 1 NT. So you pass.

East would play 1 NT. To make life more convenient the hands will be rotated so that West becomes declarer.

ROTATE.

West plays 1 NT. North leads the ♥ Q.

Winners: ♠ 1 : ♥ 2 : ♦ 1 : ♣ 1 : Total = 5

You need two more winners. Even if the ♦s split 3-2 you can get only one more from that suit. So clearly you must use the ♠ suit. Since you have only one entry to dummy you must save it until the right time.

Win the first trick with the ♥ K. Then play ♠ A followed by ♠ 2. Continue playing ♠s until the ♠ K is forced out. Win whatever they play next and play your other winners. You cannot be stopped from taking 7 tricks.

What would you try next? A ♠ finesse? Whether North took his ♠ K right then or later you would go down. You could never reach dummy again.

Deal 3

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

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

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

4 ♥ by South
Lead: ♠ A

♦ K and ♦ 5, ruffing in dummy. You will eventually get to your hand (with a ♠ or a ♣ ruff) and pull the last trump.

Only a real beginner would have pulled all the trumps and not been able to ruff that ♦.

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

You have a nice hand, but 20 points is not strong enough to open 2 ♣.

So you open 1 ♥. Partner raises to 2 ♥.

Partner's raise to 2 ♥ shows 6-10 points. You figure that should be enough for game but even if he has the full T you are not in slam range. So you bid the game.

South plays 4 ♥. West leads ♠ A, then switches to ♥ 2.

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

It's a good thing you stopped at game - partner's hand is about as bad as it could be.

The PLAN turns out simple. You can't avoid either of the three black losers so you must eliminate the ♦ loser. You can ruff it in dummy. Just to be safe you pull one more round of trumps, then play ♦ A,

Deal 4

South Deals

None Vul

♠ 7 4
♥ K 5 3
♦ A K 9 6 2
♣ K Q 3

7
15 13
5

	N	
W		E
	S	

♠ Q J 10 8 2
♥ 10 8 6
♦ 7 5 4
♣ A 5

♠ A 9
♥ A J 2
♦ Q J 3
♣ J 10 8 6 2

♠ K 6 5 3
♥ Q 9 7 4
♦ 10 8
♣ 9 7 4

West North East South

1 ♣
1 NT
Pass
3 NT by West

Pass
Pass
3 NT

Pass
Pass

Lead: ♣ Q

plan pretty simple to make.

You have taken 1 ♣, and you will surely make 5 ♦s. Despite the solidity of those ♣s you dare not try to win a ♣ trick, because the defenders will pounce on that first ♣ and then win a bunch of ♣ tricks.

So that makes it clear that you need 3 ♥ tricks, and there's only one way to get them. After taking your five ♦ tricks, play a ♥ to the ♥ K, then a ♥ back, finessing the ♥ J. Half of the time you will make this contract, the other half of the time they will bury you with ♠s.

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

With 16 points as Responder you are not quite strong enough for a jump-shift to 2 ♦. That requires at least 17 points. A jump to 3 NT fits the point range (16-18) but promises a stopper in all unbid suits. So instead you bid 1 ♦, knowing partner is forced to keep the bidding alive. He now replies 1 NT. What is your next bid?

Until now you were thinking the hand might end up in a slam. Now, with partner's minimum rebid, you happily say 3 NT which partner passes.

West would play 3 NT.

East plays 3 NT. South leads the ♠ Q. North puts on the ♠ K.

Winners: ♠ 1 : ♥ 2 : ♦ 5 : ♣ 0 : Total = 8

Let's say you hold up on the first ♠, hoping they switch suits. HA! They aren't about to switch suits and they drive out your ♠ A at trick 2. That actually clears the situation up and makes this

Deal 5

North Deals

N-S Vul

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2

♠ A 7

♥ K 6 5 3

♦ 7 6 2

♣ 10 5 4 3

W N E S

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

17
7 4
12♠ J 6 4
♥ Q 7
♦ A 9 8 3
♣ K Q 7 6

Deal 6

East Deals

E-W Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

N
W S E

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

7
15 7
11

Deal 7

South Deals

Both Vul

♠ 10 6 4

♥ KJ 7

♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

N
W E
S

♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 8

West Deals

None Vul

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5

♠ 7 4

♥ K 5 3

♦ A K 9 6 2

♣ K Q 3



♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2

♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

7
15 13
5

Deal 9 ♠ K Q 10 3

North Deals ♥ A 4

E-W Vul ♦ Q J 10 5

♣ A J 2

♠ A 7

♥ K 6 5 3

♦ 7 6 2

♣ 10 5 4 3

N
W E
S

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

17
7 4
12

Deal 10

East Deals

Both Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

N
W E
S

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

7
15 7
11

Deal 11

South Deals

None Vul

♠ 10 6 4

♥ KJ 7

♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

N
W E
S

♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 12

West Deals

N-S Vul

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5

♠ 7 4

♥ K 5 3

♦ A K 9 6 2

♣ K Q 3

N
W E
S

♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2

♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

7
15 **13**
5

Deal 13 ♠ K Q 10 3

North Deals ♥ A 4

Both Vul ♦ Q J 10 5

♣ A J 2

♠ A 7

♥ K 6 5 3

♦ 7 6 2

♣ 10 5 4 3

N
W E
S

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

¹⁷
7 4
₁₂

Deal 14

East Deals

None Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

N
W E
S

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

7
15 7
11

Deal 15

South Deals

N-S Vul

♠ 10 6 4

♥ KJ 7

♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

N
W E
S

♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 16

West Deals

E-W Vul

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5

♠ 7 4

♥ K 5 3

♦ A K 9 6 2

♣ K Q 3



♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2

♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

7
15 13
5

Deal 17

North Deals
None Vul

♠ A 7
♥ K 6 5 3
♦ 7 6 2
♣ 10 5 4 3

♠ K Q 10 3
♥ A 4
♦ Q J 10 5
♣ A J 2

♠ 9 8 5 2
♥ J 10 9 8 2
♦ K 4
♣ 9 8

17
7 4
12

♠ J 6 4
♥ Q 7
♦ A 9 8 3
♣ K Q 7 6

N
W E
S

Deal 18

East Deals

N-S Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

W N E S

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

7
15 11

Deal 19

South Deals

E-W Vul

♠ 10 6 4

♥ KJ 7

♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 20 ♠ Q J 10 8 2

West Deals ♥ 10 8 6

Both Vul ♦ 7 5 4

♣ A 5

♠ 7 4

♥ K 5 3

♦ A K 9 6 2

♣ K Q 3

N
W E
S

♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2

7
15 13
5

♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

Deal 21 ♠ K Q 10 3

North Deals ♥ A 4

N-S Vul ♦ Q J 10 5

♣ A J 2

♠ A 7

♥ K 6 5 3

♦ 7 6 2

♣ 10 5 4 3

N
W E
S

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

¹⁷
_{7 4}
₁₂

Deal 22

East Deals

E-W Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

N
W S E

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

7
15 7
11

Deal 23

South Deals

Both Vul

♠ 10 6 4

♥ KJ 7

♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 24

West Deals
None Vul

♠ Q J 10 8 2
♥ 10 8 6
♦ 7 5 4
♣ A 5

♠ 7 4
♥ K 5 3
♦ A K 9 6 2
♣ K Q 3

N
W E
S

♠ A 9
♥ A J 2
♦ Q J 3
♣ J 10 8 6 2

7
15 13
5

♠ K 6 5 3
♥ Q 9 7 4
♦ 10 8
♣ 9 7 4

Deal 25 ♠ K Q 10 3

North Deals ♥ A 4

E-W Vul ♦ Q J 10 5

♣ A J 2

♠ A 7

♥ K 6 5 3

♦ 7 6 2

♣ 10 5 4 3

N
W E
S

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

¹⁷
7 4
₁₂

Deal 26

East Deals

Both Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

W N E S

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

7
15 7
11♠ K 6 3
♥ Q J 10 8 3
♦ J
♣ K J 6 2

Deal 27

South Deals

None Vul

♠ 10 6 4

♥ KJ 7

♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

N
W E
S

♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 28

West Deals

N-S Vul

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5

♠ 7 4

♥ K 5 3

♦ A K 9 6 2

♣ K Q 3

N
W S E

♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2

♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

7
15 13
5

Deal 29 ♠ K Q 10 3

North Deals ♥ A 4

Both Vul ♦ Q J 10 5

♣ A J 2

♠ A 7

♥ K 6 5 3

♦ 7 6 2

♣ 10 5 4 3

N
W E
S

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

¹⁷
7 4
₁₂

Deal 30

East Deals

None Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

N
W E
S

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

7
15 7
11

Deal 31 ♠ 10 6 4

South Deals ♥ KJ 7

N-S Vul ♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

N
W E
S

♠ 9 8 2
♥ 5
♦ Q 10 7 4 2
♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 32

West Deals

E-W Vul

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5

♠ 7 4

♥ K 5 3

♦ A K 9 6 2

♣ K Q 3

N
W E
S

♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2

♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

7
15 **13**
5

Deal 33

North Deals

None Vul

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2

♠ A 7

♥ K 6 5 3

♦ 7 6 2

♣ 10 5 4 3

W N E S

♠ 9 8 5 2
♥ J 10 9 8 2
♦ K 4
♣ 9 8

♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

¹⁷
_{7 4}
₁₂

Deal 34

East Deals

N-S Vul

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

♠ A 2

♥ K 7 4 2

♦ A 8 6 3

♣ A 10 5

W N E S

♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

15 7 7 11

♥ Q J 10 8 3

♦ J

♣ K J 6 2

Deal 35

South Deals

E-W Vul

♠ 10 6 4

♥ KJ 7

♦ 8 6

♣ J 7 5 3 2

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

5
8 9
18

Deal 36

West Deals

Both Vul

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5

♠ 7 4

♥ K 5 3

♦ A K 9 6 2

♣ K Q 3

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

7

15 13

5

♠ K 6 5 3
♥ Q 9 7 4
♦ 10 8
♣ 9 7 4