

Deal 1

North Deals
None Vul

♠ J 9 3 2
♥ K 8 5 4
♦ J 7
♣ A 7 3

23
9 4
4

West

North

East

South

Pass

2 ♣

Pass

2 ♦

Pass

2 NT

Pass

3 ♣

Pass

3 ♥

Pass

4 ♥

Pass

Pass

Pass

4 ♥ by North

Lead: ♣ 2

♠ A Q 5
♥ A Q 10 3
♦ A K Q
♣ Q 9 4



♠ 10 7 6 4
♥ 7
♦ 9 6 4 2
♣ K J 8 2

♠ K 8
♥ J 9 6 2
♦ 10 8 5 3
♣ 10 6 5

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

You certainly have a Notrump type hand, but you are too strong to open 2 NT.

With 23 points you open 2 ♣. Partner says 2 ♦.

What is your next bid?

Now you show your 23 point, balanced hand by bidding 2 NT. This is not forcing on partner, he might pass.

However, he doesn't pass, he says 3 ♣.

What is your next bid?

This is no different than a 3 ♣ bid after an opening 2 NT. It is Stayman.

So you bid your 4-card ♥ suit and partner bids the game.

North plays 4 ♥. East leads the ♣ 2. The defense takes three ♣ tricks, then plays a small ♦.

The defense takes three ♣ tricks, then plays a small ♦.

Losers: ♠ 0 : ♥ 1 : ♦ 0 : ♣ 3 : Total = 4

Since you've already lost the 3 ♣ tricks the Goal of your Plan is simple - Don't Lose the ♥.

That makes the card assumptions simple also - West Must Have the ♥ K.

You only have one dummy entry so once you use it you must remain in dummy until you have finished finessing. If West has the ♥ K x you can't go wrong. If he has ♥ K x x you will have to play with care. And if he has ♥ K x x x you must play perfectly.

Enter dummy with the ♠ K. Lead the ♥ 9 and let it ride. Assuming it wins, lead the ♥ J and play your ♥ T under it. Now lead a small ♥ and finesse the ♥ Q. This way you get all four ♥ tricks. No other way will work.

to see why.

VISUALIZE:

(1) That your first play from dummy was ♥ J, and you played ♥ 3 from your hand. The next ♥ would have to be taken in your hand and you no longer have a finesse.

(2) That your first play from dummy was the ♥ J and you played ♥ T under it. To stay in dummy one more trick you would have to play the ♥ 9 and put the ♥ 3 under it. But when you play the ♥ 9 West will cover with his ♥ K. You can win with the ♥ A but are left with ♥ Q 3 and the lead will be in your hand. You will lose a trick to West's ♥ 8 5.

Deal 2

West Deals
None Vul

♠ A 8 5 3
♥ 6 2
♦ A 8
♣ A J 10 8 5

6
13 13
8

| West | North | East | South |
|--------------|-------|------|-------|
| 1 ♣ | Pass | 2 NT | Pass |
| 3 NT | Pass | Pass | Pass |
| 3 NT by East | | | |
| Lead: ♥ 7 | | | |

♠ Q J 9 2
♥ 10 5 3
♦ J 6 4
♣ Q 9 2



♠ 10 7 6
♥ A Q 8 7 4
♦ Q 9 5 3
♣ 7

♠ K 4
♥ K J 9
♦ K 10 7 2
♣ K 6 4 3

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

With 13 points and good 4-card support you are strong enough to jump to 3 ♣.

However an 11 trick minor game is not as attractive as a 9 trick Notrump game, so you should also consider a jump to 2 NT.

Looking at all those Kings should sway you to 2 NT. You prefer to be declarer on this hand so the opening lead comes up to one those Kings. Partner bids 3 NT.

East plays 3 NT. South leads ♥ 7, North plays ♥ T and you win ♥ J.

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

The opening lead gave you 1 ♥ trick. If ♣s split 2-2 you can make T tricks! But wait, you only need 9 tricks. What if you play 2 top ♣s and it turns out North has ♣ Q x x ? He could win the next ♣ and

lead a ♥ through your ♥ K 9. That would not be good.

So North is the Danger hand and he must be kept out of the lead. At trick two cross to dummy with the ♣ A. Then play the ♣ J, letting it ride if North doesn't cover. If South has the ♣ Q you will lose the trick but he cannot play ♥s without setting up your ♥ K. You will win 4 ♣ tricks and the game. If North actually does have the ♣ Q you will make an overtrick.

That old guideline says you should finesse for a missing Queen when you and partner have eight cards in the suit, but play for the drop when you have nine.

All else being equal, it's a good guideline. But sometimes all else ISN'T equal, like in this hand where you absolutely must not let North get the lead.

Deal 3

South Deals

None Vul

♠ Q 8 4 2

♥ Q 9 5 2

♦ A 7 4

♣ 8 6

♠ K 10 7 3

♥ K 8 4

♦ —

♣ J 10 9 7 3 2



♠ A J 9 6

♥ J 10 7 6

♦ J 10 8

♣ K 5

♠ 5

♥ A 3

♦ K Q 9 6 5 3 2

♣ A Q 4

8
7 10
15

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

| | | | |
|------|-----|------|-----|
| Pass | 1 ♥ | Pass | 1 ♦ |
|------|-----|------|-----|

| | | | |
|------|-----|------|-----|
| Pass | 4 ♦ | Pass | 3 ♦ |
|------|-----|------|-----|

| | | | |
|------|------|------|-----|
| Pass | Pass | Pass | 5 ♦ |
|------|------|------|-----|

5 ♦ by South

Lead: ♣ J

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

You open 1 ♦ and partner responds 1 ♥.

What is your next bid?

With 18 points you are too strong to rebid 2 ♦ but just right to jump to 3 ♦. Now partner raises to 4 ♦.

What is your next bid?

Your jump showed 16 - 18 points and partner invited you based on that range. He wants you to bid game if you are at the top. With 18 points you bid 5 ♦.

South plays 5 ♦. West leads the ♣ J and East plays the ♣ K.

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

The ♣ lead was pleasant, it gave you a free finesse. But it didn't really give you a winner since you would have ended up taking the finesse yourself

even without the lead. Still, it clears the position somewhat.

You can't get rid of the ♠ loser, nor can you get rid of the ♥ loser. By process of elimination then, you must get rid of the ♣ loser. You could ruff it in dummy, but the play to the first trick makes you a little worried about an over-ruff by East. You could ruff with the ♦ A, but then if someone started with ♦ J T 8 you'd lose a natural ♦ trick.

First test the ♦s by playing the ♦ K. West shows out and there goes your hope of ruffing the ♣ with the ♦ A. You have one more possibility to try. Play the ♥ A, then a small ♥ toward the ♥ Q. If West holds the ♥ K dummy's ♥ Q will be promoted to a winner that you can dump your ♣ loser on.

If you ruffed the third ♣ with the ♦ A East would win a trump trick.

So you couldn't ruff the third ♣ at all, you had to discard it on something. And the only "something" that dummy had was the ♥ Q.

Deal 4

West Deals

None Vul

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4

3
25 6
6

West

2 ♣

2 ♠

4 NT

6 ♠

6 ♠ by West

Lead: ♣ J

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

N
W E
S

♠ 10 3

♥ A J 9 5 2

♦ J 10 5 4

♣ 5 3

North

Pass

Pass

Pass

Pass

East

2 ♦

3 ♠

5 ♦

Pass

South

Pass

Pass

Pass

Pass

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

This is definitely a 2 ♣ opening bid.

Partner responds 2 ♦, 7 points or less.

What do you bid next?

The formalities are over. Partner knows you have 22 or more points and you know he has 7 or fewer. Time to find a suit.

You bid 2 ♠ which partner raises to 3 ♠.

What do you bid next?

Partner's 3 ♠ bid is forward-going. With a complete bust he would have said 3 ♣ as a "second negative". So you use Blackwood. Partner shows one Ace and you bid the slam.

West plays 6 ♠. North leads the ♣ J.

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

Between the ♥ loser and the ♣ loser which one can you eliminate? Easy question, fast losers like the ♥ A are tough to eliminate. Usually you work on those slow losers.

The logical way to remove that ♣ loser is to ruff it in dummy. But do it carefully. It would be silly to play ♣ A, ♣ K, ♣ Q and then try to ruff the ♣ 4. That is just begging for an over-ruff. It would be better to just take two rounds of ♣s, then ruff the ♣ 4. But even that isn't the best.

First take two rounds of trumps with the ♠ A and ♠ K. Then play two top ♣s. Only then do you ruff the ♣ 4.

for proof that this elaborate Plan was the best.

It made no difference in tricks whether you ruffed the third or fourth ♣ so that made it right to ruff the third one.

Deal 5

North Deals
None Vul

♠ 5 3
♥ Q 10 6 2
♦ Q 8 3
♣ K 9 7 4

6
7 7
20

West

Pass

Pass

4 ♠ by North

Lead: ♦ A

♠ K Q 7 2

♥ J 4

♦ 7 6 2

♣ 6 5 3 2



♠ A J 8 6

♥ A K

♦ J 9 5

♣ A Q J 10

North

2 NT

3 ♠

Pass

East

Pass

Pass

Pass

South

3 ♣

4 ♠

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

Partner has 20-21 points, so with your 6 you belong in game. But which game?

You use Stayman convention to try to find out. Partner responds 3 ♠.

You have at least 26 combined points and 8 ♠s. So you bid 4 ♠.

North would play 4 ♠.

South plays 4 ♠. West leads ♦ A, ♦ K, ♦ 4. East wins the third trick with ♦ Q and plays a ♥.

Losers: ♠ 0 : ♥ 0 : ♦ 3 : ♣ 1 : Total = 4

Since you've already lost the three ♦s you'd better not lose the ♣.

You must find East with the ♣ K and you must be able to finesse three times. That means three dummy entries and they all must come from the

trump suit.

Play the ♠ A, then lead the ♠ 8 to dummy's ♠ Q. Notice that you must save your ♠ 6. Pay attention to whether both defenders follow to both tricks. They do, and that means there is only one ♠ left out. Play a ♣ and finesse the ♣ T. Now lead the ♠ J to dummy's ♠ K. Finesse the ♣ J. Finally, lead the ♠ 6 to dummy's ♠ 7. Finesse the ♣ Q. Claim the rest.

The first part is realizing that you need to have three entries to dummy.

The second part is figuring out that the ♠ suit could provide them.

Deal 6

East Deals

E-W Vul

♠ J 9 3 2

♥ K 8 5 4

♦ J 7

♣ A 7 3

23

9 4

4

♠ A Q 5

♥ A Q 10 3

♦ A K Q

♣ Q 9 4



♠ 10 7 6 4

♥ 7

♦ 9 6 4 2

♣ K J 8 2

♠ K 8

♥ J 9 6 2

♦ 10 8 5 3

♣ 10 6 5

Deal 7

South Deals

Both Vul

♠ A 8 5 3
♥ 6 2
♦ A 8
♣ A J 10 8 5

6
13 13
8

♠ Q J 9 2
♥ 10 5 3
♦ J 6 4
♣ Q 9 2



♠ 10 7 6
♥ A Q 8 7 4
♦ Q 9 5 3
♣ 7

♠ K 4
♥ K J 9
♦ K 10 7 2
♣ K 6 4 3

Deal 8

West Deals

None Vul

♠ Q 8 4 2

♥ Q 9 5 2

♦ A 7 4

♣ 8 6

♠ K 10 7 3

♥ K 8 4

♦ —

♣ J 10 9 7 3 2



♠ A J 9 6

♥ J 10 7 6

♦ J 10 8

♣ K 5

♠ 5

♥ A 3

♦ K Q 9 6 5 3 2

♣ A Q 4

8
7 10
15

Deal 9

North Deals

E-W Vul

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4

3
25 6
6

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2



♠ 10 3

♥ A J 9 5 2

♦ J 10 5 4

♣ 5 3

♠ 7 6 4

♥ Q 8 7 3

♦ A 9 7 2

♣ 8 6

Deal 10

East Deals

Both Vul

♠ 5 3
♥ Q 10 6 2
♦ Q 8 3
♣ K 9 7 4

6
7 7
20

♠ K Q 7 2

♥ J 4

♦ 7 6 2

♣ 6 5 3 2



♠ A J 8 6

♥ A K

♦ J 9 5

♣ A Q J 10

♠ 10 9 4

♥ 9 8 7 5 3

♦ A K 10 4

♣ 8

Deal 11

South Deals

None Vul

♠ J 9 3 2

♥ K 8 5 4

♦ J 7

♣ A 7 3

23

9 4

4

♠ A Q 5

♥ A Q 10 3

♦ A K Q

♣ Q 9 4



♠ K 8

♥ J 9 6 2

♦ 10 8 5 3

♣ 10 6 5

♠ 10 7 6 4

♥ 7

♦ 9 6 4 2

♣ K J 8 2

Deal 12

West Deals

N-S Vul

♠ A 8 5 3
♥ 6 2
♦ A 8
♣ A J 10 8 5

6
13 13
8

♠ Q J 9 2
♥ 10 5 3
♦ J 6 4
♣ Q 9 2



♠ 10 7 6
♥ A Q 8 7 4
♦ Q 9 5 3
♣ 7

♠ K 4
♥ K J 9
♦ K 10 7 2
♣ K 6 4 3

Deal 13

North Deals

Both Vul

♠ Q 8 4 2

♥ Q 9 5 2

♦ A 7 4

♣ 8 6

♠ K 10 7 3

♥ K 8 4

♦ —

♣ J 10 9 7 3 2



♠ A J 9 6

♥ J 10 7 6

♦ J 10 8

♣ K 5

♠ 5

♥ A 3

♦ K Q 9 6 5 3 2

♣ A Q 4

8
7 10
15

Deal 14

East Deals

None Vul

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4

3
25 6
6

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2



♠ 7 6 4

♥ Q 8 7 3

♦ A 9 7 2

♣ 8 6

♠ 10 3

♥ A J 9 5 2

♦ J 10 5 4

♣ 5 3

Deal 15

South Deals

N-S Vul

♠ 5 3
♥ Q 10 6 2
♦ Q 8 3
♣ K 9 7 4

6
7 7
20

♠ K Q 7 2
♥ J 4
♦ 7 6 2
♣ 6 5 3 2



♠ A J 8 6
♥ A K
♦ J 9 5
♣ A Q J 10

♠ 10 9 4
♥ 9 8 7 5 3
♦ A K 10 4
♣ 8

Deal 16

West Deals

E-W Vul

♠ J 9 3 2
♥ K 8 5 4
♦ J 7
♣ A 7 3

23
9 4
4

♠ A Q 5
♥ A Q 10 3
♦ A K Q
♣ Q 9 4



♠ 10 7 6 4
♥ 7
♦ 9 6 4 2
♣ K J 8 2

♠ K 8
♥ J 9 6 2
♦ 10 8 5 3
♣ 10 6 5

Deal 17

North Deals

None Vul

♠ A 8 5 3
♥ 6 2
♦ A 8
♣ A J 10 8 5

6
13 13
8

♠ Q J 9 2
♥ 10 5 3
♦ J 6 4
♣ Q 9 2



♠ 10 7 6
♥ A Q 8 7 4
♦ Q 9 5 3
♣ 7

♠ K 4
♥ K J 9
♦ K 10 7 2
♣ K 6 4 3

Deal 18

East Deals

N-S Vul

♠ K 10 7 3

♥ K 8 4

♦ —

♣ J 10 9 7 3 2

8
7 10
15

♠ Q 8 4 2

♥ Q 9 5 2

♦ A 7 4

♣ 8 6



♠ A J 9 6

♥ J 10 7 6

♦ J 10 8

♣ K 5

♠ 5

♥ A 3

♦ K Q 9 6 5 3 2

♣ A Q 4

Deal 19

South Deals

E-W Vul

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4

3
25 6
6

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2



♠ 10 3

♥ A J 9 5 2

♦ J 10 5 4

♣ 5 3

♠ 7 6 4

♥ Q 8 7 3

♦ A 9 7 2

♣ 8 6

Deal 20
West Deals
Both Vul

♠ 5 3
♥ Q 10 6 2
♦ Q 8 3
♣ K 9 7 4

6
7 7
20

♠ K Q 7 2
♥ J 4
♦ 7 6 2
♣ 6 5 3 2



♠ A J 8 6
♥ A K
♦ J 9 5
♣ A Q J 10

♠ 10 9 4
♥ 9 8 7 5 3
♦ A K 10 4
♣ 8

Deal 21

North Deals

N-S Vul

♠ J 9 3 2
♥ K 8 5 4
♦ J 7
♣ A 7 3

23
9 4
4

♠ A Q 5
♥ A Q 10 3
♦ A K Q
♣ Q 9 4



♠ K 8
♥ J 9 6 2
♦ 10 8 5 3
♣ 10 6 5

♠ 10 7 6 4
♥ 7
♦ 9 6 4 2
♣ K J 8 2

Deal 22

East Deals

E-W Vul

♠ A 8 5 3
♥ 6 2
♦ A 8
♣ A J 10 8 5

6
13 13
8

♠ Q J 9 2
♥ 10 5 3
♦ J 6 4
♣ Q 9 2



♠ K 4
♥ K J 9
♦ K 10 7 2
♣ K 6 4 3

♠ 10 7 6
♥ A Q 8 7 4
♦ Q 9 5 3
♣ 7

Deal 23

South Deals

Both Vul

♠ Q 8 4 2

♥ Q 9 5 2

♦ A 7 4

♣ 8 6

♠ K 10 7 3

♥ K 8 4

♦ —

♣ J 10 9 7 3 2



♠ A J 9 6

♥ J 10 7 6

♦ J 10 8

♣ K 5

♠ 5

♥ A 3

♦ K Q 9 6 5 3 2

♣ A Q 4

8
7 10
15

Deal 24

West Deals

None Vul

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4

3
25 6
6

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2



♠ 10 3

♥ A J 9 5 2

♦ J 10 5 4

♣ 5 3

♠ 7 6 4

♥ Q 8 7 3

♦ A 9 7 2

♣ 8 6

Deal 25

North Deals

E-W Vul

♠ 5 3
♥ Q 10 6 2
♦ Q 8 3
♣ K 9 7 4

6
7 7
20

♠ K Q 7 2
♥ J 4
♦ 7 6 2
♣ 6 5 3 2



♠ A J 8 6
♥ A K
♦ J 9 5
♣ A Q J 10

♠ 10 9 4
♥ 9 8 7 5 3
♦ A K 10 4
♣ 8

Deal 26
East Deals
Both Vul

♠ J 9 3 2
♥ K 8 5 4
♦ J 7
♣ A 7 3

23
9 4
4

♠ A Q 5
♥ A Q 10 3
♦ A K Q
♣ Q 9 4



♠ K 8
♥ J 9 6 2
♦ 10 8 5 3
♣ 10 6 5

♠ 10 7 6 4
♥ 7
♦ 9 6 4 2
♣ K J 8 2

Deal 27
 South Deals
 None Vul

♠ A 8 5 3
 ♥ 6 2
 ♦ A 8
 ♣ A J 10 8 5

6
 13 13
 8

♠ Q J 9 2
 ♥ 10 5 3
 ♦ J 6 4
 ♣ Q 9 2



♠ 10 7 6
 ♥ A Q 8 7 4
 ♦ Q 9 5 3
 ♣ 7

♠ K 4
 ♥ K J 9
 ♦ K 10 7 2
 ♣ K 6 4 3

Deal 28
 West Deals
 N-S Vul

♠ Q 8 4 2
 ♥ Q 9 5 2
 ♦ A 7 4
 ♣ 8 6

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



♠ A J 9 6
 ♥ J 10 7 6
 ♦ J 10 8
 ♣ K 5

♠ 5
 ♥ A 3
 ♦ K Q 9 6 5 3 2
 ♣ A Q 4

8
 7 10
 15

Deal 29

North Deals

Both Vul

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4

3
25 6
6

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2



♠ 10 3

♥ A J 9 5 2

♦ J 10 5 4

♣ 5 3

♠ 7 6 4

♥ Q 8 7 3

♦ A 9 7 2

♣ 8 6

Deal 30
East Deals
None Vul

♠ 5 3
♥ Q 10 6 2
♦ Q 8 3
♣ K 9 7 4

6
7 7
20

♠ K Q 7 2
♥ J 4
♦ 7 6 2
♣ 6 5 3 2



♠ A J 8 6
♥ A K
♦ J 9 5
♣ A Q J 10

♠ 10 9 4
♥ 9 8 7 5 3
♦ A K 10 4
♣ 8

Deal 31

South Deals

N-S Vul

♠ J 9 3 2

♥ K 8 5 4

♦ J 7

♣ A 7 3

23

9 4

4

♠ A Q 5

♥ A Q 10 3

♦ A K Q

♣ Q 9 4



♠ 10 7 6 4

♥ 7

♦ 9 6 4 2

♣ K J 8 2

♠ K 8

♥ J 9 6 2

♦ 10 8 5 3

♣ 10 6 5

Deal 32

West Deals

E-W Vul

♠ A 8 5 3
♥ 6 2
♦ A 8
♣ A J 10 8 5

6
13 13
8

♠ Q J 9 2
♥ 10 5 3
♦ J 6 4
♣ Q 9 2



♠ 10 7 6
♥ A Q 8 7 4
♦ Q 9 5 3
♣ 7

♠ K 4
♥ K J 9
♦ K 10 7 2
♣ K 6 4 3

Deal 33

North Deals

None Vul

♠ Q 8 4 2

♥ Q 9 5 2

♦ A 7 4

♣ 8 6

♠ K 10 7 3

♥ K 8 4

♦ —

♣ J 10 9 7 3 2



♠ A J 9 6

♥ J 10 7 6

♦ J 10 8

♣ K 5

♠ 5

♥ A 3

♦ K Q 9 6 5 3 2

♣ A Q 4

8
7 10
15

Deal 34

East Deals

N-S Vul

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4

3
25 6
6

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2



♠ 10 3

♥ A J 9 5 2

♦ J 10 5 4

♣ 5 3

♠ 7 6 4

♥ Q 8 7 3

♦ A 9 7 2

♣ 8 6

Deal 35

South Deals

E-W Vul

♠ 5 3
♥ Q 10 6 2
♦ Q 8 3
♣ K 9 7 4

6
7 7
20

♠ K Q 7 2
♥ J 4
♦ 7 6 2
♣ 6 5 3 2



♠ A J 8 6
♥ A K
♦ J 9 5
♣ A Q J 10

♠ 10 9 4
♥ 9 8 7 5 3
♦ A K 10 4
♣ 8