

Deal 1

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

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

West	North	East	South
	2 ♣	Pass	2 ♦
Pass	2 NT	Pass	3 ♣
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	

4 ♥ by North
Lead: ♣ 2

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	♠ Q J 9 2
None Vul	♥ 10 5 3
	♦ J 6 4
	♣ Q 9 2

♠ A 8 5 3	♠ K 4
♥ 6 2	♥ K J 9
♦ A 8	♦ K 10 7 2
♣ A J 10 8 5	♣ K 6 4 3
6 13 13 8	♠ 10 7 6 ♥ A Q 8 7 4 ♦ Q 9 5 3 ♣ 7

West	North	East	South
1 ♣	Pass	2 NT	Pass
3 NT	Pass	Pass	Pass

3 NT by East

Lead: ♥ 7

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.

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

Deal 3
 South Deals
 None Vul

♠ K 10 7 3 ♥ K 8 4 ♦ — ♣ J 10 9 7 3 2	♠ Q 8 4 2 ♥ Q 9 5 2 ♦ A 7 4 ♣ 8 6
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8 7 10 15	♠ 5 ♥ A 3 ♦ K Q 9 6 5 3 2 ♣ A Q 4
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West	North	East	South
Pass	1 ♥	Pass	3 ♦
Pass	4 ♦	Pass	5 ♦
Pass	Pass	Pass	

5 ♦ by South
 Lead: ♣ J



♠ A J 9 6 ♥ J 10 7 6 ♦ J 10 8 ♣ K 5
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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

	N		
W		E	
	S		

♠ 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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
2♣	Pass	2♦	Pass
2♠	Pass	3♠	Pass
4 NT	Pass	5♦	Pass
6♠	Pass	Pass	Pass

6♠ by West
 Lead: ♣ J

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

N
W E
S

♠ K 8
23
9 4
4
♦ 10 8 5 3
♣ 10 6 5

Deal 6

East Deals

E-W Vul

♠ Q J 9 2

♥ 10 5 3

♦ J 6 4

♣ Q 9 2

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5



♠ 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

6

13 13

8

Deal 7 ♠ Q 8 4 2
South Deals ♥ Q 9 5 2
Both Vul ♦ A 7 4
 ♣ 8 6

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

8
7 10
15

♠ 5
♥ A 3
♦ K Q 9 6 5 3 2
♣ A Q 4

N
W E
S

Deal 8

West Deals

None Vul

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4



♠ 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

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

N
W E
S

♠ K 8
23
9 4
4
♣ 10 6 5

♥ J 9 6 2
♦ 10 8 5 3

Deal 10

East Deals

Both Vul

♠ Q J 9 2

♥ 10 5 3

♦ J 6 4

♣ Q 9 2

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5

N
W E
S

♠ K 4

♥ K J 9

♦ K 10 7 2

♣ K 6 4 3

♠ 10 7 6

6
13 13

8

♥ A Q 8 7 4

♦ Q 9 5 3

♣ 7

Deal 11

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

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

N
W E
S

8
7 10
15 ♠ 5
 ♥ A 3
 ♦ K Q 9 6 5 3 2
 ♣ A Q 4

Deal 12

West Deals

N-S Vul

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4



♠ 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

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Deal 13

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

N
W E
S

23
9 4
4
♣ 10 6 5

♠ K 8
♥ J 9 6 2
♦ 10 8 5 3

Deal 14

East Deals

None Vul

♠ Q J 9 2

♥ 10 5 3

♦ J 6 4

♣ Q 9 2

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5



♠ 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

6

13 13

8

Deal 15 ♠ Q 8 4 2
South Deals ♥ Q 9 5 2
N-S Vul ♦ A 7 4
 ♣ 8 6

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

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



Deal 16

West Deals

E-W Vul

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4



♠ 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

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Deal 17 ♠ A Q 5
North Deals ♥ A Q 10 3
None Vul ♦ A K Q
 ♣ Q 9 4

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

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

N
W E
S

23
9 4
4

Deal 18

East Deals

N-S Vul

♠ Q J 9 2

♥ 10 5 3

♦ J 6 4

♣ Q 9 2

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5



♠ 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

6
13 13

8

Deal 19 ♠ Q 8 4 2
South Deals ♥ Q 9 5 2
E-W Vul ♦ A 7 4
 ♣ 8 6

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

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



Deal 20

West Deals

Both Vul

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4



♠ 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

3
25 6

Deal 21 ♠ A Q 5
North Deals ♥ A Q 10 3
N-S Vul ♦ A K Q
 ♣ Q 9 4

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

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



Deal 22

East Deals

E-W Vul

♠ Q J 9 2

♥ 10 5 3

♦ J 6 4

♣ Q 9 2

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5



♠ 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

6

13 13

8

Deal 23 ♠ Q 8 4 2
South Deals ♥ Q 9 5 2
Both Vul ♦ A 7 4
 ♣ 8 6

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

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



Deal 24

West Deals

None Vul

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4



♠ 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

3
25 6

Deal 25

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

N
W E
S

23
9 4
4
♠ K 8
♥ J 9 6 2
♦ 10 8 5 3
♣ 10 6 5

Deal 26

East Deals

Both Vul

♠ Q J 9 2

♥ 10 5 3

♦ J 6 4

♣ Q 9 2

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5



♠ 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

6
13 13
8

Deal 27 ♠ Q 8 4 2
South Deals ♥ Q 9 5 2
None Vul ♦ A 7 4
 ♣ 8 6

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

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



Deal 28

West Deals

N-S Vul

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4



♠ 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

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Deal 29

North Deals
Both Vul

♠ A Q 5
♥ A Q 10 3
♦ A K Q
♣ Q 9 4

♠ J 9 3 2
♥ K 8 5 4
♦ J 7
♣ A 7 3

N
W E
S

♠ 10 7 6 4
♥ 7
♦ 9 6 4 2
♣ K J 8 2

23
9 4
4

♠ K 8
♥ J 9 6 2
♦ 10 8 5 3
♣ 10 6 5

Deal 30
East 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

N
W E
S

♠ 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 31 ♠ Q 8 4 2
South Deals ♥ Q 9 5 2
N-S Vul ♦ A 7 4
 ♣ 8 6

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

N
W E
S

8
7 10
15 ♠ 5
 ♥ A 3
 ♦ K Q 9 6 5 3 2
 ♣ A Q 4

Deal 32

West Deals

E-W Vul

♠ 9 5 2

♥ 10 6

♦ Q 8 6

♣ J 10 9 7 2

♠ A K Q J 8

♥ K 4

♦ K 3

♣ A K Q 4



♠ 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

3
25 6

Deal 33

North Deals

None Vul

♠ A Q 5
♥ A Q 10 3
♦ A K Q
♣ Q 9 4

♠ J 9 3 2
♥ K 8 5 4
♦ J 7
♣ A 7 3

N
W E
S

♠ 10 7 6 4
♥ 7
♦ 9 6 4 2
♣ K J 8 2

23
9 4
4
♣ 10 6 5

♠ K 8
♥ J 9 6 2
♦ 10 8 5 3
♣ 10 6 5

Deal 34

East Deals

N-S Vul

♠ Q J 9 2

♥ 10 5 3

♦ J 6 4

♣ Q 9 2

♠ A 8 5 3

♥ 6 2

♦ A 8

♣ A J 10 8 5

W N E S

♠ K 4

♥ K J 9

♦ K 10 7 2

♣ K 6 4 3

6
13 13
8♠ 10 7 6
♥ A Q 8 7 4
♦ Q 9 5 3
♣ 7

Deal 35 ♠ Q 8 4 2
South Deals ♥ Q 9 5 2
E-W Vul ♦ A 7 4
 ♣ 8 6

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

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



Deal 36 ♠ 9 5 2
West Deals ♥ 10 6
Both Vul ♦ Q 8 6
 ♣ J 10 9 7 2

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

N
W E
S

♠ 10 3
3 ♥ AJ 9 5 2
25 6 ♦ J 10 5 4
6 ♣ 5 3