

Deal 1
North Deals
None Vul

♠ 10 9 6 3
♥ 9 3
♦ K 5
♣ 10 9 8 4 2

16
3 11
10

West North East South
Pass 3 NT 2 ♥ 3 ♦
Pass
3 NT by North
Lead: ♥ Q

♠ A J 4
♥ A K 7
♦ 10 7 4 2
♣ K J 3

♠ Q 7 5
♥ Q J 10 8 5 2
♦ A 3
♣ Q 5

N
W E
S

♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

Partner's 3 ♦ bid shows a 5-card suit and is forcing to game. While 5 ♦ is possibly the best contract your double ♥ stopper should sway you to 3 NT instead. This is the old "9 tricks are easier than 11" principle.

As expected, East attacks in his ♥ suit.

Even if West holds both black Queens, (not likely), you can only finesse your way to 8 tricks. Since you need 9 tricks you must establish the ♦ suit.

If East holds both the ♦ A and ♦ K then you are going down, because they will win the race to establish ♥s before you can establish ♦s.

But when the ♦ A and ♦ K are in different hands you have a good chance for success; it depends on West having no ♥ at the time he takes his ♦ winner.

So you should hold up on the first ♥ trick and win the second. If East started with 6 ♥s then West will be out. So whether he wins his ♦ trick first or

second he still won't be able to continue ♥s.

On the other hand, if East takes the first ♦ trick he can certainly drive out your last ♥ stopper. But then, when West takes HIS ♦ winner he will have no ♥.

Finally, if East had only a 5-card ♥ suit, good defense would beat you. But they have to be sure West wins the first ♦ trick, and they might slip up.

Deal 2	♠ A 7 4		
East Deals	♥ K 10 4 2		
None Vul	♦ J 9 7 4		
	♣ Q J		
♠ J 9 6	♠ K 5		
♥ A 8	♥ J 7 5 3		
♦ A K 10 5 3	♦ Q 6 2		
♣ A K 6	♣ 8 5 4 2		
	♠ Q 10 8 3 2		
11	♥ Q 9 6		
19 6	♦ 8		
4	♣ 10 9 7 3		
West	North	East	South
		2 NT	Pass
3 ♣	Pass	3 ♦	Pass
3 NT	Pass	Pass	Pass
3 NT by East			
Lead: ♠ 3			

Partner's 2 NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3 ♣. Partner replies 3 ♦. What do you say now?

Partner's 2 NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3 ♣. Partner replies 3 ♦. What do you say now?

You don't have a 4-4 ♥ fit, so you bid 3 NT.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♠ 3. Your first problem is which ♠ to play from dummy. That is an easy problem. If you play the ♠ K you might lose the first five or six tricks. If you play low you guarantee a ♠ stopper. South plays the ♠ A and returns the ♠ 7 to dummy's ♠ K. North plays the ♠ 2 on this trick.

You need 2 more winners, and you need to get them before you lose the lead because it appears that North can cash 3 more ♠ tricks.

That means you need all 5 ♦ tricks. The good news is that the 5 missing ♦s will split 3-2 about two-thirds of the time. The bad news is that they will be 4-1 about one-third of the time. Can you protect yourself against a 4-1 break?

Maybe and maybe not. If North has ♦ J x x x there won't be anything you can do about it. But if South has this holding then you can succeed if you play your cards right.

Did you like that "play your cards right" quip? First play a ♦ to your ♦ K; both defenders follow. Next play a ♦ to dummy's ♦ Q. North discards a ♣. You are conveniently in dummy so you play dummy's last ♦ and South's ♦ J 9 are caught in a pincer movement by your ♦ A T 5.

Suppose your first ♦ play had been dummy's ♦ Q. You could make your contract if you play a small ♦ and finesse the ♦ T. But at that point you wouldn't know whether the ♦s were splitting evenly or not. You'd be risking defeat on a hand where everybody who played for the 3-2 split was making the contract.

By taking the SECOND ♦ trick with dummy's ♦ Q the 4-1 split is exposed at the right time.

Deal 3

South Deals
None Vul

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

5	8
6	21

W	N
S	E

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

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

3 NT by South
Lead: ♠ Q

then you . . .

. . . to see if the finesse worked.

But don't get too smug. A lot of the plays work in these practice deals because they are set up to reward the correct Plan. In real life finesses only work half the time.

Partner's 3 ♦ bid is a transfer; you dutifully reply 3 ♥. Partner now bids 3 NT. What do you say?

Partner has just a 5-card ♥ suit. He doesn't have 4 ♠s or he would have used Stayman.

With no 8-card Major fit you pass 3 NT.

West leads the ♠ Q on which East plays the ♠ 7.

You might get one more winner from the ♣ finesse, but basically you are going to have to establish dummy's ♥s.

You don't have the entries to think about going over to dummy to finesse the ♥ K, so you play the ♥ A then the ♥ Q, hoping a defender will grab their ♥ K and set up three ♥ winners in dummy.

But they allow your ♥ Q to hold the trick.

Now you are desperate. You need two entries to dummy, one so you can play ♥s to force out the ♥ Q, and another to enjoy the good ♥s. One of these entries will be the ♣ K and the second will have to be the ♣ J. So you play a ♣ to the Jack and

Deal 4
 West Deals
 None Vul

♠ 6 4 2 ♥ A Q J 10 6 3 ♦ 5 4 ♣ 7 3	♠ Q 10 7 ♥ K 9 8 2 ♦ J 10 8 2 ♣ Q 10
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8 7 17 8	♠ K 9 8 3 ♥ 4 ♦ Q 9 6 ♣ K 9 8 6 5
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<i>West</i> 1 NT 2 ♥ 4 ♥ 4 ♥ by West	<i>North</i> Pass Pass Pass	<i>East</i> 2 ♦ 3 ♥ Pass	<i>South</i> Pass Pass Pass
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Lead: ♦ J

W N	E S
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♠ A J 5 ♥ 7 5 ♦ A K 7 3 ♣ A J 4 2
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You have 9 points, an invitational strength hand. With 6 ♥s you transfer partner by bidding 2 ♦. Partner replies 2 ♥. What do you say now?

You have 9 points, an invitational strength hand. With 6 ♥s you transfer partner by bidding 2 ♦. Partner replies 2 ♥. What do you say now?

Remember, you have invitational strength, so even with a great trump suit you bid just 3 ♥. Partner puts it in game at 4 ♥.

The contract would be 4 ♥ played by West.

To make East the declarer ROTATE.

East plays 4 ♥. South leads the ♦ J and North plays the ♦ 9.

Losers are as seen from dummy, the long-trump hand.

You might get lucky in one of the black suits, but your best hope is that South holds the ♥ K.

You win the first ♦ and play a ♥ to dummy's ♥ T, which wins the trick. You smile. Return to your hand with the other ♦, then play your last ♥ to dummy's ♥ J, which wins the trick. But this time you don't smile because North discards! South still holds ♥ K 9 and you have no more ♥s to lead for a finesse. Does that finish you?

Never say die. Return to your hand with a black Ace and ruff a ♦ in dummy. Dummy's trumps are now ♥ A Q 6 and South still has ♥ K 9.

Back to your hand with the other black Ace and ruff another ♦ in dummy. Dummy's trumps are now ♥ A Q and South still has ♥ K 9. Play any black card from dummy, then sit back and wait for your two trump tricks!

The coup is accomplished by ruffing to shorten the trump holding so you won't have to play trumps from that holding.

Pretty much like this hand.

Deal 5
North Deals
None Vul

♠ 8 5 2
♥ J 10 4
♦ 9 6 2
♣ Q 10 9 4

20
3 5
12

West North East South
Pass 6 NT Pass Pass

Pass
6 NT by North
Lead: ♠ K

♠ J 9 7
♥ A 5
♦ A K J 10 3
♣ A K 6

N
W E
S

♠ K Q 10 4
♥ 9 8 6 2
♦ 5 4
♣ 8 5 3

Because of his 3-4-3-3 distribution, partner chose not to look for a ♥ fit. If he had opted for Stayman the contract would have turned out the same. The 4 NT response is quantitative, inviting you to bid 6 NT if you have a maximum.

You do. 6 NT.

You will have to make an early decision on whether to hold up or not.

Only one more winner is needed. You should play a low ♠ from dummy in the hope that East will lead the suit again, giving you a trick with your ♠ J (you know East holds ♠ Q). In fact, you should even give him some incentive to play another ♠ by dropping your ♠ 9, pretending to hold just the ♠ J 9. But East noticed his partner's discouraging ♠ 2 and switched to the ♠ 8.

You try the ♠ J but West plays the ♣ Q and you have to win with your ♠ K.

Your chances for success are slipping away and you are down to your last hope. Your ♠ J is a threat that only East can guard against. If East also is the defender with long ♥s then he would also have to guard dummy's fourth ♥. In that case you could squeeze him. But there is one important play you must make for the squeeze to function.

You must play dummy's ♠ A to unblock so your ♠ J can be the threat you need. Then play the ♥ A, ♣ A and 5 ♦ winners.

If East has thrown the ♠ Q you win your ♠ J and dummy's two high ♥s. But since he probably held onto the ♠ Q you just play a ♥ to dummy and hope all three ♥s are winners.

to see if they are.

You were lucky it wasn't West with the 4 ♥s.

Deal 6

East Deals	♠ A J 4
E-W Vul	♥ A K 7
	♦ 10 7 4 2
	♣ K J 3
♠ 10 9 6 3	♠ Q 7 5
♥ 9 3	♥ Q J 10 8 5 2
♦ K 5	♦ A 3
♣ 10 9 8 4 2	♣ Q 5
16	♠ K 8 2
3 11	♥ 6 4
10	♦ Q J 9 8 6
	♣ A 7 6



Deal 7 ♠ A 7 4
South Deals ♥ K 10 4 2
Both Vul ♦ J 9 7 4
 ♣ Q J

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

11
19 6
4

♠ Q 10 8 3 2
♥ Q 9 6
♦ 8
♣ 10 9 7 3

N
W E
S

Deal 8

West Deals

None Vul

♠ 8 4

♥ J 10 9 7 3

♦ 6 4 2

♣ K J 5

♠ Q J 10 5 2

♥ 8 4

♦ J 8 3

♣ Q 9 6

♠ 9 7

♥ K 6 5 2

♦ K Q 9

♣ 10 7 4 2



♠ A K 6 3

♥ A Q

♦ A 10 7 5

♣ A 8 3

5
6 8
21

Deal 9 ♠ Q 10 7
North Deals ♥ K 9 8 2
E-W Vul ♦ J 10 8 2
 ♣ Q 10

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

W E
 S

♠ K 9 8 3
♥ 4
♦ Q 9 6
♣ K 9 8 6 5

8
7 17
8

Deal 10

East Deals

Both Vul

♠ J 9 7
♥ A 5
♦ A K J 10 3
♣ A K 6

♠ 8 5 2
♥ J 10 4
♦ 9 6 2
♣ Q 10 9 4

20
3 5
12

N
W E
S

♠ K Q 10 4
♥ 9 8 6 2
♦ 5 4
♣ 8 5 3

♠ A 6 3
♥ K Q 7 3
♦ Q 8 7
♣ J 7 2

Deal 11

South Deals	♠ A J 4
None Vul	♥ A K 7
	♦ 10 7 4 2
	♣ K J 3
♠ 10 9 6 3	♠ Q 7 5
♥ 9 3	♥ Q J 10 8 5 2
♦ K 5	♦ A 3
♣ 10 9 8 4 2	♣ Q 5
	♠ K 8 2
16 3 11 10	♥ 6 4 ♦ Q J 9 8 6 ♣ A 7 6

Deal 12

West Deals	♠ A 7 4
N-S Vul	♥ K 10 4 2
	♦ J 9 7 4
	♣ Q J
♠ J 9 6	♠ K 5
♥ A 8	♥ J 7 5 3
♦ A K 10 5 3	♦ Q 6 2
♣ A K 6	♣ 8 5 4 2
19 11 6 4	♠ Q 10 8 3 2
	♥ Q 9 6
	♦ 8
	♣ 10 9 7 3

N
W E
S

Deal 13

North Deals	♠ 8 4
Both Vul	♥ J 10 9 7 3
	♦ 6 4 2
	♣ K J 5
♠ Q J 10 5 2	♠ 9 7
♥ 8 4	♥ K 6 5 2
♦ J 8 3	♦ K Q 9
♣ Q 9 6	♣ 10 7 4 2
5 6 8 21	♠ A K 6 3
	♥ A Q
	♦ A 10 7 5
	♣ A 8 3



Deal 14

East Deals

None Vul

♠ Q 10 7

♥ K 9 8 2

♦ J 10 8 2

♣ Q 10

♠ 6 4 2

♥ A Q J 10 6 3

♦ 5 4

♣ 7 3

W N
E S

♠ A J 5

♥ 7 5

♦ A K 7 3

♣ A J 4 2

♠ K 9 8 3

♥ 4

♦ Q 9 6

♣ K 9 8 6 5

8
7
8
17

Deal 15

South Deals

N-S Vul

♠ J 9 7

♥ A 5

♦ A K J 10 3

♣ A K 6

♠ 8 5 2

♥ J 10 4

♦ 9 6 2

♣ Q 10 9 4

♠ K Q 10 4

♥ 9 8 6 2

♦ 5 4

♣ 8 5 3

20**3 5****12**

	N	
W		E
	S	

♠ A 6 3
♥ K Q 7 3
♦ Q 8 7
♣ J 7 2

Deal 16

West Deals

E-W Vul

♦ 10 7 4 2

♣ K J 3

♠ 10 9 6 3

♥ 9 3

♦ K 5

♣ 10 9 8 4 2

N
W E
S

♠ Q 7 5

♥ Q J 10 8 5 2

♦ A 3

♣ Q 5

♠ K 8 2

♥ 6 4

♦ Q J 9 8 6

♣ A 7 6

16
3 11
10

Deal 17

North Deals	♠ A 7 4
None Vul	♥ K 10 4 2
	♦ J 9 7 4
	♣ Q J
♠ J 9 6	♠ K 5
♥ A 8	♥ J 7 5 3
♦ A K 10 5 3	♦ Q 6 2
♣ A K 6	♣ 8 5 4 2
	♠ Q 10 8 3 2
19 11 6	♥ Q 9 6
4	♦ 8
	♣ 10 9 7 3

N
W E
S

Deal 18

East Deals	♠ 8 4
N-S Vul	♥ J 10 9 7 3
	♦ 6 4 2
	♣ K J 5
♠ Q J 10 5 2	♠ 9 7
♥ 8 4	♥ K 6 5 2
♦ J 8 3	♦ K Q 9
♣ Q 9 6	♣ 10 7 4 2
5 6 8 21	♠ A K 6 3
	♥ A Q
	♦ A 10 7 5
	♣ A 8 3

N
W E
S

Deal 19 ♠ Q 10 7
South Deals ♥ K 9 8 2
E-W Vul ♦ J 10 8 2
 ♣ Q 10

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

N
W E
S

♠ K 9 8 3
♥ 4
♦ Q 9 6
♣ K 9 8 6 5

8
7 17
8

Deal 20

West Deals

Both Vul

♠ J 9 7
♥ A 5
♦ A K J 10 3
♣ A K 6

♠ 8 5 2
♥ J 10 4
♦ 9 6 2
♣ Q 10 9 4

20
3 5
12

N
W E
S

♠ K Q 10 4
♥ 9 8 6 2
♦ 5 4
♣ 8 5 3

♠ A 6 3
♥ K Q 7 3
♦ Q 8 7
♣ J 7 2

Deal 21

North Deals ♠ A J 4
N-S Vul ♥ A K 7
 ♦ 10 7 4 2
 ♣ K J 3

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

N
W E
S

16
3 11
10

♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

Deal 22

East Deals
E-W Vul
♠ J 9 6
♥ A 8
♦ A K 10 5 3
♣ A K 6

19 11 6 4

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

N
W E
S

Deal 23

South Deals	♠ 8 4
Both Vul	♥ J 10 9 7 3
	♦ 6 4 2
	♣ K J 5
♠ Q J 10 5 2	♠ 9 7
♥ 8 4	♥ K 6 5 2
♦ J 8 3	♦ K Q 9
♣ Q 9 6	♣ 10 7 4 2
5 6 8 21	♠ A K 6 3
	♥ A Q
	♦ A 10 7 5
	♣ A 8 3



Deal 24

West Deals

None Vul

♠ Q 10 7

♥ K 9 8 2

♦ J 10 8 2

♣ Q 10

♠ 6 4 2

♥ A Q J 10 6 3

♦ 5 4

♣ 7 3

N
W E
S

♠ A J 5

♥ 7 5

♦ A K 7 3

♣ A J 4 2

♠ K 9 8 3

♥ 4

♦ Q 9 6

♣ K 9 8 6 5

8
7 17
8

Deal 25

North Deals

E-W Vul

♠ J 9 7

♥ A 5

♦ A K J 10 3

♣ A K 6

♠ 8 5 2

♥ J 10 4

♦ 9 6 2

♣ Q 10 9 4

N
W E
S

♠ K Q 10 4

♥ 9 8 6 2

♦ 5 4

♣ 8 5 3

20

3 5

12

♠ A 6 3
♥ K Q 7 3
♦ Q 8 7
♣ J 7 2

Deal 26

East Deals

Both Vul

♦ 10 7 4 2

♣ K J 3

♠ 10 9 6 3

♥ 9 3

♦ K 5

♣ 10 9 8 4 2

♠ A J 4

♥ A K 7

♦ 10

♣ K J 3

♠ Q 7 5

♥ Q J 10 8 5 2

♦ A 3

♣ Q 5

N
W E
S

♠ K 8 2

♥ 6 4

♦ Q J 9 8 6

♣ A 7 6

16
3 11
10

Deal 27 ♠ A 7 4
South Deals ♥ K 10 4 2
None Vul ♦ J 9 7 4
 ♣ Q J

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

11
19 6
4

N
W E
S

♠ Q 10 8 3 2
♥ Q 9 6
♦ 8
♣ 10 9 7 3

Deal 28

West Deals
N-S Vul

♠ 8 4
♥ J 10 9 7 3
♦ 6 4 2
♣ K J 5

♠ Q J 10 5 2
♥ 8 4
♦ J 8 3
♣ Q 9 6



♠ 9 7
♥ K 6 5 2
♦ K Q 9
♣ 10 7 4 2

♠ A K 6 3
♥ A Q
♦ A 10 7 5
♣ A 8 3

5
6 8
21

Deal 29

North Deals

♠ Q 10 7

Both Vul

♥ K 9 8 2

♦ J 10 8 2

♣ Q 10

♠ 6 4 2

♥ A Q J 10 6 3

♦ 5 4

♣ 7 3

N
W E
S

♠ A J 5

♥ 7 5

♦ A K 7 3

♣ A J 4 2

♠ K 9 8 3

♥ 4

♦ Q 9 6

♣ K 9 8 6 5

8
7 17
8

Deal 30

East Deals

None Vul

♠ J 9 7
♥ A 5
♦ A K J 10 3
♣ A K 6

♠ 8 5 2
♥ J 10 4
♦ 9 6 2
♣ Q 10 9 4

20
3 5
12

N
W E
S

♠ K Q 10 4
♥ 9 8 6 2
♦ 5 4
♣ 8 5 3

♠ A 6 3
♥ K Q 7 3
♦ Q 8 7
♣ J 7 2

Deal 31

South Deals	♠ A J 4
N-S Vul	♥ A K 7
	♦ 10 7 4 2
	♣ K J 3
♠ 10 9 6 3	♠ Q 7 5
♥ 9 3	♥ Q J 10 8 5 2
♦ K 5	♦ A 3
♣ 10 9 8 4 2	♣ Q 5
16 3 11 10	♠ K 8 2 ♥ 6 4 ♦ Q J 9 8 6 ♣ A 7 6

Deal 32 ♠ A 7 4
West Deals ♥ K 10 4 2
E-W Vul ♦ J 9 7 4
 ♣ Q J

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

11
19 6
4

N
W E
S

♠ Q 10 8 3 2
♥ Q 9 6
♦ 8
♣ 10 9 7 3

Deal 33

	♠ 8 4
North Deals	♥ J 10 9 7 3
None Vul	♦ 6 4 2
	♣ K J 5
♠ Q J 10 5 2	♠ 9 7
♥ 8 4	♥ K 6 5 2
♦ J 8 3	♦ K Q 9
♣ Q 9 6	♣ 10 7 4 2
	♠ A K 6 3
5 6 8 21	♥ A Q
	♦ A 10 7 5
	♣ A 8 3



Deal 34

East Deals

N-S Vul

♠ Q 10 7

♥ K 9 8 2

♦ J 10 8 2

♣ Q 10

♠ 6 4 2

♥ A Q J 10 6 3

♦ 5 4

♣ 7 3

W N
E S

♠ A J 5

♥ 7 5

♦ A K 7 3

♣ A J 4 2

♠ K 9 8 3

♥ 4

♦ Q 9 6

♣ K 9 8 6 5

8
7
8
17

Deal 35

South Deals

E-W Vul

♠ J 9 7
♥ A 5
♦ A K J 10 3
♣ A K 6

♠ 8 5 2
♥ J 10 4
♦ 9 6 2
♣ Q 10 9 4

20
3 5
12



♠ K Q 10 4
♥ 9 8 6 2
♦ 5 4
♣ 8 5 3

♠ A 6 3
♥ K Q 7 3
♦ Q 8 7
♣ J 7 2