

**Deal 1**

North Deals  
None Vul

♠ A  
♥ 10 8 5 2  
♦ 9 8 5 3  
♣ A 10 8 7

17  
8 5  
10

West

Pass

Pass

4 ♠ by North

Lead: ♣ 9

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



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

North

1 NT

2 ♠

Pass

East

Pass

Pass

Pass

South

2 ♥

4 ♠

Partner's 2 ♥ bid is a transfer so you bid 2 ♠.  
Partner now bids 4 ♠ and you pass.

West takes the ♣ A, then returns the ♣ 7 on which  
East plays the ♣ 2.

Careful! Although it looks like only 3 losers you  
are in real danger of a ♣ ruff. It is almost certain  
that East has led a doubleton ♣ so if West can get  
the lead with either ♠ A or ♦ A they will get the  
ruff.

Fortunately your ♦s are solid and you do not need  
the ♥ Q as a winner.

So before playing any trumps play ♥ A K,  
discarding dummy's ♣ K. That's a lot of winners  
you are wasting but you can afford it.

Only then can you afford to play a ♠. West can win  
the ♠ A, but if he plays a ♣ dummy will be able to  
over-ruff East.

After you pull trumps you can drive out the ♦ A  
and claim the contract.

You had to get rid of dummy's singleton ♥ first - the fact that it was a winner should not affect your  
making the correct play.

**Deal 2**

North Deals  
None Vul

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

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



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

12  
0 15  
13

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

West	North	East	South
	Pass	1 NT	Pass
2 ♠	Pass	3 ♣	Pass
Pass	Pass		
3 ♣ by East			
Lead: ♥ Q			

Many people play Jacoby Transfer convention. Not all of them play that an initial response of 2 ♠ asks partner to bid 3 ♣. You use that here and reply 3 ♣. Everybody passes.

East plays 3 ♣. South leads the ♥ Q. North takes the ♥ A K, then switches to the ♠ Q.

Instead of trying to estimate how many ♣ losers you may have, just tell yourself that you can only afford to lose one! Then you base your plan on that requirement.

You might as well win the ♠ A. You need to play the trumps from dummy and the easiest way to get there is to play ♦ A K, then ruff a ♦. Now play a ♣ from dummy and play what from your hand?

You may think it is a guess whether to play the ♣ K or ♣ J, but there is no guessing involved here. You must play the ♣ J because North cannot possibly hold the ♣ A. Just go back and look at the bidding again. The North hand failed to open the bidding in first seat. And since then you have seen the ♥ A K and the ♠ Q come out of the hand.

That's 9 points and the ♣ A would bring that total to 13. Since he passed it follows that he doesn't have the ♣ A. Of course he might or might not have the ♣ Q, you just have to hope for that card.

But good players don't forget, they use every bit of information they can get to help them make their contracts. That's why they make more contracts.

**Deal 3**

South Deals  
None Vul

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

12  
4 3  
21

West

Pass  
Pass  
6 NT by South  
Lead: ♣ 9

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



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

North

4 NT  
Pass

East

Pass  
Pass

South

2 NT  
6 NT

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

Partner's 4 NT bid is not Blackwood, it is the Quantitative 4 NT. He is unsure whether to bid 6 NT or not, so is inviting you to do so.

With 20 points you are supposed to pass. With 21 points you are supposed to bid 6 NT. The evaluations probably aren't that accurate, but at least you have an excuse to bid 6 NT.

East plays the ♣ J which you take with your ♣ K.

There are two places you might find your twelfth winner. You can finesse East for the ♠ Q; this is a 50% chance. Or, the ♦s might split 3-3; this is about a 40% chance.

If you try the ♠ finesse and it fails you will go down even if the ♦s are splitting 3-3.

If you play ♦ A, ♦ K then another ♦, a 4-2 ♦ split will defeat you even if the ♠ Q was with East.

Two chances are always better than one. The way to take both chances is to duck a ♦ at trick 2. Win whatever the defenders play next and then test

the ♦s. If they do split your last ♦ will be trick #12. But if they don't split you can still try the ♠ finesse.

to see.

**Deal 4**

West Deals  
None Vul

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

8  
9 17  
6

West	North	East	South
1 NT	Pass	2 ♣	Pass
2 ♠	Pass	2 NT	Pass
3 NT	Pass	Pass	Pass
3 NT by West			
Lead: ♦ Q			

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



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

♠ K 8 6 2  
♥ 7 5  
♦ A K 7  
♣ A K 6 3

With 9 points you have just enough to respond. And with a 4-card Major suit you should use Stayman so you bid 2 ♣. Partner duly replies 2 ♠. What do you say now?

With 9 points you have just enough to respond. And with a 4-card Major suit you should use Stayman so you bid 2 ♣. Partner duly replies 2 ♠. What do you say now?

You don't have a 4-4 ♥ fit, so you invite the notrump game by bidding 2 NT. Partner raises to 3 NT.

The contract would be 3 NT played by West.

To make East the declarer ROTATE.

East plays 3 NT and South leads the ♦ Q. Should you win or hold up?

A pretty good argument against holding up could be that they might switch to ♠s. However, say you do in fact hold up and that South does in fact continue ♦s with North following suit.

Don't worry any more about the ♦s since there is nothing more you can do. Instead, worry about where that one more winner is going to come from. The answer will have to be: *from the ♥ suit*.

You might be tempted to take your 4 ♣ tricks right away, but avoid the temptation. The ♣ suit is your convenient transportation back and forth between hands.

You will have to lose at least 2 ♥ tricks in order to set up 1 winner, and by the time you do that the defenders will have established at least 1 more ♦ trick. What that means is that you cannot afford 3 ♥ losers. So how will you play the ♥s?

You should play South for the ♥ J plus one of the big ones. This is a better chance than playing him for both the ♥ A K. So play a ♥ toward dummy and insert the ♥ T when South plays low. North wins with the ♥ A and clears the ♦s. Play another ♥ toward dummy's ♥ Q. South can take his ♥ K and cash his ♦ winner but dummy's ♥ Q will be your ninth trick.

South could hold both the ♥ A and ♥ K, in which case leading toward dummy's ♥ Q would be the winning play.

South could hold EITHER ♥ A J x OR ♥ K J x in which case finessing dummy's ♥ J would be the winning play. This is the more likely distribution of the two.

**Deal 5**

West Deals

None Vul

♠ K Q J 10  
 ♥ K J 9 7 5 4  
 ♦ A  
 ♣ 9 5

14  
 14 1  
 11

West

1 ♥

Pass

3 NT by North

Lead: ♥ 8

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

N  
 W E  
 S

♠ 8 7 3  
 ♥ A 6  
 ♦ J 8 5 2  
 ♣ A Q 6 2

North

1 NT

Pass

East

Pass

Pass

South

3 NT

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

You should not make a takeout double with three cards in their suit. A 2♦ overcall would be a reasonable choice. But with 15 points, balanced, and a stopper in ♥s a 1NT overcall is probably better.

Partner bids 3 NT.

As expected, East leads his partner's ♥ suit.

You need at least 4 ♦ winners.

If you play low from dummy on the ♥ lead West can win the ♥K but this will give you an extra ♥ stopper. He could drive out dummy's ♥A at trick 2, but you would then establish ♦s and make an overtrick!

But who said West would play another ♥ after winning the ♥K? What if he wins the ♥K and switches to ♠s? They might then win 3 ♠ tricks to go with their ♥K and ♦A.

Instead you should grab the first trick with dummy's ♥A and start playing ♦s. West will take the ♦A but you still have the ♠A and ♥Q as stoppers.

to see.

Don't give him the chance.

**Deal 6**

East Deals

E-W Vul

♠ A  
♥ 10 8 5 2  
♦ 9 8 5 3  
♣ A 10 8 7

17  
8 5  
10

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



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

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

**Deal 7**

South Deals

Both Vul

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

12  
0 15  
13

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



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

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

**Deal 8**

West Deals

None Vul

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

12  
4 3  
21

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



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

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



**Deal 9**

North Deals

E-W Vul

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

8  
9 17  
6

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



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

♠ K 8 6 2  
♥ 7 5  
♦ A K 7  
♣ A K 6 3

**Deal 10**

East Deals

Both Vul

♠ K Q J 10  
♥ K J 9 7 5 4  
♦ A  
♣ 9 5

14  
14 1  
11

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



♠ 8 7 3  
♥ A 6  
♦ J 8 5 2  
♣ A Q 6 2

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

**Deal 11**

South Deals

None Vul

♠ A  
♥ 10 8 5 2  
♦ 9 8 5 3  
♣ A 10 8 7

17  
8 5  
10

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



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

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

**Deal 12**

West Deals

N-S Vul

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

12  
0 15  
13

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



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

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

**Deal 13**

North Deals

Both Vul

♠ Q 8 2

♥ J 6 4

♦ J 7 5

♣ 9 8 7 3

12

4 3

21

♠ 7 5 4

♥ K 9 7

♦ K 8 6 2

♣ A Q 5



♠ A K J

♥ A Q 3

♦ A 4 3

♣ K 10 4 2

♠ 10 9 6 3

♥ 10 8 5 2

♦ Q 10 9

♣ J 6

**Deal 14**

East Deals

None Vul

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

8  
9 17  
6

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



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

♠ K 8 6 2  
♥ 7 5  
♦ A K 7  
♣ A K 6 3

**Deal 15**

South Deals

N-S Vul

♠ K Q J 10  
♥ K J 9 7 5 4  
♦ A  
♣ 9 5

14  
14 1  
11

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



♠ 8 7 3  
♥ A 6  
♦ J 8 5 2  
♣ A Q 6 2

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

**Deal 16**

West Deals

E-W Vul

♠ A  
♥ 10 8 5 2  
♦ 9 8 5 3  
♣ A 10 8 7

17  
8 5  
10

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



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

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



**Deal 17**

North Deals

None Vul

♠ Q J 8 4

♥ A K 5

♦ 9 8 6 2

♣ Q 10

♠ 5 3

♥ 7 6

♦ 10 5

♣ 9 8 6 5 4 3 2



♠ A 9 6

♥ 9 8 4 2

♦ A K 7 3

♣ K J

♠ K 10 7 2

♥ Q J 10 3

♦ Q J 4

♣ A 7

12  
o 15  
13

**Deal 18**

East Deals

N-S Vul

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

12  
4 3  
21

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



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

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

**Deal 19**

South Deals

E-W Vul

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

8  
9 17  
6

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



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

♠ K 8 6 2  
♥ 7 5  
♦ A K 7  
♣ A K 6 3

**Deal 20**

West Deals

Both Vul

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

♠ K Q J 10  
♥ K J 9 7 5 4  
♦ A  
♣ 9 5



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

14  
14 1  
11

♠ 8 7 3  
♥ A 6  
♦ J 8 5 2  
♣ A Q 6 2

**Deal 21**

North Deals

N-S Vul

♠ A  
♥ 10 8 5 2  
♦ 9 8 5 3  
♣ A 10 8 7

17  
8 5  
10

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



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

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

**Deal 22**

East Deals

E-W Vul

♠ Q J 8 4

♥ A K 5

♦ 9 8 6 2

♣ Q 10

♠ 5 3

♥ 7 6

♦ 10 5

♣ 9 8 6 5 4 3 2



♠ A 9 6

♥ 9 8 4 2

♦ A K 7 3

♣ K J

♠ K 10 7 2

♥ Q J 10 3

♦ Q J 4

♣ A 7

12  
0 15  
13

**Deal 23**

South Deals

Both Vul

♠ Q 8 2

♥ J 6 4

♦ J 7 5

♣ 9 8 7 3

12

4 3

21

♠ 7 5 4

♥ K 9 7

♦ K 8 6 2

♣ A Q 5



♠ A K J

♥ A Q 3

♦ A 4 3

♣ K 10 4 2

♠ 10 9 6 3

♥ 10 8 5 2

♦ Q 10 9

♣ J 6

**Deal 24**

West Deals

None Vul

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

8  
9 17  
6

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



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

♠ K 8 6 2  
♥ 7 5  
♦ A K 7  
♣ A K 6 3



**Deal 25**

North Deals

E-W Vul

♠ K Q J 10  
♥ K J 9 7 5 4  
♦ A  
♣ 9 5

14  
14 1  
11

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



♠ 8 7 3  
♥ A 6  
♦ J 8 5 2  
♣ A Q 6 2

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

**Deal 26**  
East Deals  
Both Vul

♠ A  
♥ 10 8 5 2  
♦ 9 8 5 3  
♣ A 10 8 7

17  
8 5  
10

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



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

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

**Deal 27**  
South Deals  
None Vul

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

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



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

12  
o 15  
13

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

**Deal 28**

West Deals

N-S Vul

♠ Q 8 2

♥ J 6 4

♦ J 7 5

♣ 9 8 7 3

12

4 3

21

♠ 7 5 4

♥ K 9 7

♦ K 8 6 2

♣ A Q 5



♠ A K J

♥ A Q 3

♦ A 4 3

♣ K 10 4 2

♠ 10 9 6 3

♥ 10 8 5 2

♦ Q 10 9

♣ J 6

**Deal 29**

North Deals

Both Vul

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

8  
9 17  
6

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



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

♠ K 8 6 2  
♥ 7 5  
♦ A K 7  
♣ A K 6 3

**Deal 30**

East Deals

None Vul

♠ K Q J 10  
♥ K J 9 7 5 4  
♦ A  
♣ 9 5

14  
14 1  
11

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



♠ 8 7 3  
♥ A 6  
♦ J 8 5 2  
♣ A Q 6 2

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

**Deal 31**

South Deals

N-S Vul

♠ A  
♥ 10 8 5 2  
♦ 9 8 5 3  
♣ A 10 8 7

17  
8 5  
10

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



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

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

**Deal 32**

West Deals

E-W Vul

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

12  
0 15  
13

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



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

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



**Deal 33**

North Deals

None Vul

♠ Q 8 2

♥ J 6 4

♦ J 7 5

♣ 9 8 7 3

12

4 3

21

♠ 7 5 4

♥ K 9 7

♦ K 8 6 2

♣ A Q 5



♠ A K J

♥ A Q 3

♦ A 4 3

♣ K 10 4 2

♠ 10 9 6 3

♥ 10 8 5 2

♦ Q 10 9

♣ J 6

**Deal 34**

East Deals

N-S Vul

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

8  
9 17  
6

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



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

♠ K 8 6 2  
♥ 7 5  
♦ A K 7  
♣ A K 6 3

**Deal 35**

South Deals

E-W Vul

♠ K Q J 10  
♥ K J 9 7 5 4  
♦ A  
♣ 9 5

14  
14 1  
11

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



♠ 8 7 3  
♥ A 6  
♦ J 8 5 2  
♣ A Q 6 2

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