

Deal 1

North Deals	♠ 8 7 3
None Vul	♥ A K 2
	♦ K 8 3
	♣ A J 5 2

♠ K 9 6 2	♠ A J 4		
♥ J 9 5	♥ Q 10 7 3		
♦ Q J 6 2	♦ 10 9 4		
♣ 10 7	♣ 9 4 3		
15 7 7 11	♠ Q 10 5 ♥ 8 6 4 ♦ A 7 5 ♣ K Q 8 6		
West	North	East	South
Pass	1 NT	Pass	3 NT
3 NT by North			
Lead: ♥ 3			

North is to play 3 NT. East leads the ♥ 3.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

First things first. Win the first ♥, do not hold up. East's ♥ 3 indicates he has led a 4-card suit so a hold-up wouldn't help you. And if you did hold up they might pocket their ♥ trick and switch to ♦s, a suit you are no better off in.

You need to get one more winner and it will have to be a ♠ winner. You could lead toward the ♠ Q, winning a trick if East holds BOTH the ♠ A and ♠ K. Or you could finesse the ♠ T, gaining a trick if East holds the ♠ J. Obviously the second choice is more likely.

Having won the first ♥ trick in your hand, play a small ♠ and finesse the ♠ T. Suppose West wins the ♠ K and returns a ♥. Take your ♥ A and play another ♠, going up with the ♠ Q if East plays low. If the ♠ Q wins, take your 9 tricks and run.

Whenever the ♠ A and ♠ K are in different hands, the only thing that matters is the location of the ♠ J.

So it is basically a 50% chance.

Deal 2

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

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

6	♠ A J 10 8
6 8	♥ K 4
20	♦ Q 5 3
	♣ A K Q J



<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			2 NT
Pass	3 ♣	Pass	3 ♣
Pass	4 ♣	Pass	Pass
Pass			

4 ♣ by South
Lead: ♦ 2

South is to play 4 ♣. West leads the ♦ 2. The defenders win 3 ♦ tricks, then play a ♣.

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

Since you have already lost 3 ♦ tricks you cannot also lose a ♣ trick. That means East will have to have the ♠ K and it also means that you will have to be careful with your finessing.

In your hand with a ♣ you play over to dummy's ♥ A. Now lead the ♠ Q from dummy and when East plays low play the ♠ J (or T) from your hand.

The ♠ Q held the trick so you are still in dummy. Play the ♠ 9, and when East doesn't cover, play your ♠ 8 under it. West shows out on this trick and you are

glad you played so carefully. Play one more ♣, finessing East's ♠ K again, then play your ♠ A and the rest of your winners.

True, the chances of East holding 4 ♣s to the King are pretty small, but it costs you nothing to protect yourself against that holding.

And the rewards are great.

Deal 3

North Deals

None Vul

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

18
7 5
10

♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

N
W E
S

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

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

3 NT by North

Lead: ♥ 7

North is to play 3 NT. East leads the ♥ 7. West takes the ♥ A and returns the ♥ 2.

Winners: ♠=3 ♥=1 ♦=3 ♣=1 Total = 8

You need one more winner and ♣s is your best suit. If the ♣ K is in East's hand you can finesse it for 12 tricks. But if the ♣ K is in West's hand you will lose that trick and at least 4 ♥s.

Before you put all your eggs in the ♣ finesse basket there is one thing you should do first.

You should test the ♦ suit by playing ♦ Q, ♦ K, ♦ A. Both defenders follow three times and your ♦ 6 has become a winner, which you cash.

Now you have a problem. You have won 5 tricks so far and you have 4 more winners ready to take. So you can take your 9 tricks and run, or you can finesse the ♣ trying for 3 overtricks.
It's your decision, but to see how your decision would have turned out.

But at Match Point Pairs the reward would be much greater, a probable very high board. Of course with this layout it might have gotten you a bottom board.

Deal 4
South Deals
None Vul

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9

8
6 7
19

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

W N E
S

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

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

South is to play 3 NT. West leads the ♥ Q.

Winners: ♠=1 ♥=2 ♦=1 ♣=3 Total = 7

You need two more winners and ♦s is your longest combined suit. But you can only establish one extra winner in ♦s, and before you could even do that the defenders would have taken a bunch of ♥ tricks.

So you must turn to the ♠s for the extra two winners.

You win the first ♥ and lead . . . which ♠? If you play the ♠ Q you will go down, even if West has the ♠ K. He would cover and you would be held to just 2 ♠ tricks.

a ♠ to dummy's ♠ A and then a small ♠ back toward your ♠ Q J. Here East puts the ♠ K on and you are home-free.

If it had not dropped you would just have played a third round of ♠s, hoping for a 3-3 split in the suit.

again.