

**Deal 1**  
North Deals  
None Vul

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



9	♠ A K 3
9 7	♥ K 8 6 5
15	♦ 9 7 6 2

♣ A J

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♥	Pass	4 ♥
Pass	Pass	Pass	

4 ♥ by North

Lead: ♣ Q

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

It is tempting to bid 3 NT and hope partner can use your ♣ suit. But you have something very important in your hand - a 4-card ♥ suit.

So you bid 2 ♣. (Stayman, not your ♣ suit!) Partner replies 2 ♥. What do you say next?

He who knows, goes. You have 11 points and 4 ♥s. Partner has at least 15 points and 4 ♥s. So you bid the game.

North would play 4 ♥.

South plays 4 ♥. West leads the ♣ Q.

South plays 4 ♥. West leads the ♣ Q.

Losers: ♠ 0 : ♥ 1 or 2 : ♦ 1 : ♣ 0 : Total = 2 or 3

This PLAN looks awfully simple. Win the ♣, play ♥ A, ♥ K, then give up a ♥. When you get back in run the ♣s.

But when you play the second high ♥ East shows out.

Make another Plan, then

Let's start over. Play ♥ K, then ♥ A. East shows out. If you play another ♥ West will pull all the trumps and they will start winning ♦ tricks. Lots of ♦ tricks.

So don't lead the third ♥. Leave West with his two master trumps and start playing ♣ winners. West will eventually ruff in with one of his high trumps and perhaps take a ♦ trick. But you have trump control and can get in again and reach dummy with a ruff to continue ♣s. All West can do is get his one more trump.

This hand is much rarer - leaving TWO master trumps out. But you can see that it is the correct technique.

**Deal 2**  
 North Deals  
 None Vul

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

9  
 9 18  
 4

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

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

N  
 W E  
 S

West	North	East	South
	Pass	1♣	Pass
1♠	Pass	2 NT	Pass
3 NT	Pass	Pass	Pass
3 NT by East			
Lead: ♥ 5			

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

This sure looks like an opening 1 NT hand, except for one little thing - it is too strong. Make sure you open 1 NT ONLY with hands containing 15-17 points. For this one you open 1♣. Partner responds 1♦. What do you bid next?

Do not support partner's Major suit response with only 3 cards. It is good to raise partner's Major suit OPENING with 3 trumps because he guarantees a 5-card suit. As a RESPONSE he only promises a 4-card suit, so you should have 4 in the suit to give immediate support.

In fact you have a perfect bid. With a balanced hand and 18-19 points you open 1 of a suit, then jump in Notrump. Holding 18 points you bid 2 NT and partner raises to 3 NT.

East plays 3 NT. South leads the ♥ 5. North plays the ♥ Q.

Winner count: ♠ 2 : ♥ 1 : ♦ 0 : ♣ 4 : Total = 7

You need 2 more winners and they will come from the ♦ suit once you have forced out the ♦ A. There is a problem though. When the opponents get the lead with the ♦ A they might cash 4 ♥ tricks. Of course if it is North who wins the ♦ A and if he doesn't have a ♥ to play then all will be well. So you don't take your ♥ A on the first trick, nor do you take it on the second trick. At trick 3 you have no choice so you win your ♥ A.

Now you can take your 4 ♣ tricks if you like. Then lead a ♦ honor. If they don't take their ♦ A on this trick you play another ♦ honor. One of the defenders will win this trick. If it is North you will make your contract, if it is South you will go down.

Notice that if South was the one who had the ♦ A then you would go down despite your hold-up play. This PLAN is not a guarantee - but if you follow it you will make the contract 50% of the time. If you don't follow it you will make the contract 0% of the time.

**Deal 3**

East Deals

None Vul

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

♠ A Q J 2  
♥ 10 7 4 2  
♦ 10 9  
♣ A Q 4

	N	
W		E
	S	

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

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

West      North      East      South  
Pass      4 ♥      Pass      Pass  
Pass

4 ♥ by South

Lead: ♦ A

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

With 12 points and an excellent suit you overcall 1 ♥.

Partner raises to 4 ♥ and everyone passes.

South plays 4 ♥. West leads the ♦ A and the defense wins two high ♦s then switches to a trump.

Losers: ♠ 0 : ♥ 0 : ♦ 2 : ♣ 2 : Total = 4

The two ♦ losers are already lost, so you must eliminate a ♣ loser. If West has the ♣ K then a simple finesse will win the day. That would be a 50% chance, right? WRONG! That would be a 0% chance. You and partner hold 23 HCP. West has already produced 4 HCP with the ♦ A, and if he had 3 more that would mean East opened with only 10 points. Very doubtful.

So face it, East has the ♣ K.

However, dummy has some nice ♠ cards. So you pull the last trump, play your ♠ 3 to dummy's ♠ A, then lead the ♠ Q. If East puts on his ♠ K (which you know he must have) you ruff it. Then enter dummy with a ♦ ruff and discard the small ♣ on the good ♠ J. If East doesn't play his ♠ K you discard your ♣ loser immediately.

This was a perfect example. After the opening lead it was easy to deduce that all the rest of the high cards had to be in the East hand.

**Deal 4**

West Deals

None Vul

♠ A K 7 6 4  
♥ A J 10  
♦ 8  
♣ K Q J 7

**10**  
**18 10**  
**2**

West      North      East      South  
1 ♠      Pass      3 ♠      Pass  
4 NT      Pass      5 ♥      Pass  
6 ♠      Pass      Pass      Pass  
6 ♠ by West  
Lead: ♦ K

♠ J 3  
♥ K 6 5 2  
♦ K Q J 5 2  
♣ 6 3

	N		E	
W				S
	Q			
	A 7 6 4 3			
		A 10 9 2		

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

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

You open 1 ♠ and partner jumps to 3 ♠.

What do you bid next?

Wow. It looks like you might have a great fit. You bid 4 NT and partner responds 5 ♥.

What do you bid next?

Partner shows 2 Aces so you bid 6 ♠.

West plays 6 ♠. North leads the ♦ K.

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

If trumps don't split 3-2 you will definitely go down 1, so assume they do split. You could finesse South once in ♥s, or use a ruffing finesse on North, but the cleanest approach is just to ruff two ♥s in dummy. Of course you must do this before you pull trumps.

Win the ♦ A in dummy. Play the ♥ Q to the ♥ A and ruff the ♥ T with dummy's ♠ 8. Play the ♠ 5 to your ♠ A and ruff the ♥ J with dummy's ♠ 9.

Return to your hand with a ♣ and pull another round of trumps with your ♠ K. Leaving the master trump out start playing ♣ winners. Someone may ruff with their master trump but that's the only trick they will get.

But that would have been all for nothing if West had not found the PLAN to make it.

**Deal 5**

North Deals

None Vul

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

**13**  
6 8  
**13**

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

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

W	N
S	E

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

With 13 points and 4 of partner's minor suit you may be tempted to say 2 NT or 3♦. Both these temptations should be resisted - your first obligation is to show a 4-card Major if you have one. As poor as the suit is, you still respond 1♠.

Partner comes back with 1 NT. (Hint: don't rebid the ♠s.)

Partner has 13/14 points and a balanced hand. You have 13 points and a balanced hand. How about 3 NT?

North would play 3 NT.

South plays 3 NT. West leads the ♥ Q.

Winner count: ♠ 0 : ♥ 2 : ♦ 2 : ♣ 3 : Total = 7

You need two more winners and you can almost surely get them in ♦s. In fact, if the suit splits 2-2 you could actually get three more winners. But

the danger here is that if they DON'T split 2-2 and if East happens to win the third ♦ he might lead a ♠. And that might lead to disaster!

Instead, you allow for the possibility that ♦s may not split evenly and you make sure East (the Danger hand) doesn't get the lead. Win the ♥ K in dummy. Play the ♦ A, (which happens to draw the ♦ J from West), then play a small ♦ and finesse with the ♦ 9. If West can win the trick then the ♦s have split 2-2 and your other 3 ♦s are good. Most importantly though, West cannot lead a ♠ without giving you a trick with your ♠ K. If the finesse works, you make 5 ♦ tricks.

Here the bad thing would be for East to get the lead and play a ♠. In this case you were able to avoid the bad situation by playing a suit differently than you might have done if there were no danger.

**Deal 6**

East Deals

E-W Vul

♠ 9 5

♥ A 7 4 2

♦ 5

♣ K Q 10 9 8 3

♠ 8 7 6 2

♥ J

♦ A K J 8

♣ 7 6 4 2

N  
W E  
S

♠ Q J 10 4

♥ Q 10 9 3

♦ Q 10 4 3

♣ 5

♠ A K 3

♥ K 8 6 5

♦ 9 7 6 2

♣ A J

9  
9 7  
15

**Deal 7**      ♠ Q J 9 8  
South Deals    ♥ Q 10 3  
Both Vul        ♦ A 9 4 2  
                  ♣ 10 7

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

N  
W     E  
S

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

9  
9     18  
4

**Deal 8**

West Deals

None Vul

♠ A Q J 2

♥ 10 7 4 2

♦ 10 9

♣ A Q 4

♠ 10 9 7 4

♥ 6 5

♦ A 7 5 2

♣ 8 5 2

N  
W E  
S

♠ K 8 6 5

♥ 9

♦ K Q J 4

♣ K J 10 7

♠ 3

13  
4 13  
10

♥ A K Q J 8 3

♦ 8 6 3

♣ 9 6 3

**Deal 9**

North Deals    ♠ J 3  
E-W Vul      ♥ K 6 5 2  
                  ♦ K Q J 5 2  
                  ♣ 6 3

♠ A K 7 6 4  
♥ A J 10  
♦ 8  
♣ K Q J 7

**10**  
**18**    **10**  
**2**

N  
W     E  
S

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

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

**Deal 10**

East Deals

Both Vul

♠ 9 7 6 4

♥ K 8

♦ A 10 6 2

♣ A Q 3

♠ Q J 10 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



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

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K 10 5

**13**  
**6 8**  
**13**

**Deal 11**

South Deals	♠ 9 5
None Vul	♥ A 7 4 2
	♦ 5
	♣ K Q 10 9 8 3
♠ 8 7 6 2	♠ Q J 10 4
♥ J	♥ Q 10 9 3
♦ A K J 8	♦ Q 10 4 3
♣ 7 6 4 2	♣ 5
	♠ A K 3
9 9 15	♥ K 8 6 5
	♦ 9 7 6 2
	♣ A J

N  
W E  
S

**Deal 12**      ♠ Q J 9 8  
West Deals      ♥ Q 10 3  
N-S Vul      ♦ A 9 4 2  
                  ♣ 10 7

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

N  
W E  
S

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

9  
9 18  
4

**Deal 13**      ♠ A Q J 2

North Deals      ♥ 10 7 4 2

Both Vul      ♦ 10 9

♣ A Q 4

♠ 10 9 7 4

♥ 6 5

♦ A 7 5 2

♣ 8 5 2

N  
W     E  
S

♠ K 8 6 5

♥ 9

♦ K Q J 4

♣ K J 10 7

♠ 3

13      13  
4      10

♦ 8 6 3

♣ 9 6 3

**Deal 14**

East Deals

None Vul

♠ J 3

♥ K 6 5 2

♦ K Q J 5 2

♣ 6 3

♠ A K 7 6 4

♥ A J 10

♦ 8

♣ K Q J 7



♠ 9 8 5

♥ Q

♦ A 7 6 4 3

♣ A 10 9 2

♠ Q 10 2

10  
18 10

2

♥ 9 8 7 4 3

♦ 10 9

♣ 8 5 4

**Deal 15**

South Deals

N-S Vul

♠ 9 7 6 4

♥ K 8

♦ A 10 6 2

♣ A Q 3

♠ Q J 10 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



♠ A 3 2

♥ Q J 10 7 2

♦ J

♣ 9 8 6 2

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K 10 5

**13**

**6 8**

**13**

**Deal 16**

West Deals

E-W Vul

♠ 9 5	♦ 5	♣ K Q 10 9 8 3
♥ A 7 4 2		
♦ 5		
♣ K Q 10 9 8 3		
♠ 8 7 6 2	♦ 5	♣ 5
♥ J	W N E	♦ Q 10 9 3
♦ A K J 8	S	♦ Q 10 4 3
♣ 7 6 4 2		♣ A J
9		♠ A K 3
9 7		♥ K 8 6 5
15		♦ 9 7 6 2
		♣ A J

**Deal 17**      ♠ Q J 9 8  
North Deals      ♥ Q 10 3  
None Vul      ♦ A 9 4 2  
                    ♣ 10 7

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

N  
W E  
S

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

**9**  
**9 18**  
**4**

**Deal 18**

East Deals

N-S Vul

♠ A Q J 2

♥ 10 7 4 2

♦ 10 9

♣ A Q 4

♠ 10 9 7 4

♥ 6 5

♦ A 7 5 2

♣ 8 5 2

N  
W E  
S

♠ K 8 6 5

♥ 9

♦ K Q J 4

♣ K J 10 7

♠ 3

13

4

10

♥ A K Q J 8 3

♦ 8 6 3

♣ 9 6 3

**Deal 19**

South Deals	♠ J 3
E-W Vul	♥ K 6 5 2
	♦ K Q J 5 2
	♣ 6 3
♠ A K 7 6 4	♠ 9 8 5
♥ A J 10	♥ Q
♦ 8	♦ A 7 6 4 3
♣ K Q J 7	♣ A 10 9 2
<b>10</b> <b>18    10</b> <b>2</b>	 ♠ Q 10 2 ♥ 9 8 7 4 3 ♦ 10 9 ♣ 8 5 4



**Deal 20**

West Deals

Both Vul

♠ 9 7 6 4

♥ K 8

♦ A 10 6 2

♣ A Q 3

♠ Q J 10 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



♠ A 3 2

♥ Q J 10 7 2

♦ J

♣ 9 8 6 2

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K 10 5

13  
6 8  
13

**Deal 21**

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

N  
W E  
S

**Deal 22**

East Deals

E-W Vul

♠ Q J 9 8

♥ Q 10 3

♦ A 9 4 2

♣ 10 7

♠ A 7 6 3

♥ 8 4

♦ J 7 6

♣ A 9 6 4

N  
W E  
S

♠ K 5 2

♥ A 9 6

♦ K Q 5

♣ K Q J 2

9  
9 18  
4

♠ 10 4

♥ K J 7 5 2

♦ 10 8 3

♣ 8 5 3

**Deal 23**

South Deals

Both Vul

♠ A Q J 2

♥ 10 7 4 2

♦ 10 9

♣ A Q 4

♠ 10 9 7 4

♥ 6 5

♦ A 7 5 2

♣ 8 5 2

N  
W E  
S

♠ K 8 6 5

♥ 9

♦ K Q J 4

♣ K J 10 7

♠ 3

13  
4 13  
10

♥ A K Q J 8 3

♦ 8 6 3

♣ 9 6 3

**Deal 24**

West Deals  
None Vul  
**♠ A K 7 6 4**  
**♥ A J 10**  
**♦ 8**  
**♣ K Q J 7**

**10**  
**18    10**  
**2**



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

**Deal 25**      ♠ 9 7 6 4

North Deals      ♥ K 8

E-W Vul      ♦ A 10 6 2

♣ A Q 3

♠ Q J 10 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4

N  
W   E  
S

♠ A 3 2

♥ Q J 10 7 2

♦ J

♣ 9 8 6 2

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K 10 5

13  
6   8  
13

**Deal 26**

East Deals

Both Vul

♠ 9 5 ♥ A 7 4 2 ♦ 5 ♣ K Q 10 9 8 3  ♠ 8 7 6 2 ♥ J ♦ A K J 8 ♣ 7 6 4 2	<p>♠ Q J 10 4 ♥ Q 10 9 3 ♦ Q 10 4 3 ♣ 5</p> <p>♠ A K 3 ♥ K 8 6 5 ♦ 9 7 6 2 ♣ A J</p> 
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9  
9 7  
15

**Deal 27**      ♠ Q J 9 8  
South Deals      ♥ Q 10 3  
None Vul      ♦ A 9 4 2  
                    ♣ 10 7

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

N  
W E  
S

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

**9**  
**9 18**  
**4**

**Deal 28**

West Deals

N-S Vul

♦ A Q 4

♠ 10 9 7 4

♥ 6 5

♦ A 7 5 2

♣ 8 5 2

N  
W E  
S

♠ K 8 6 5

♥ 9

♦ K Q J 4

♣ K J 10 7

♠ 3

13

4 13

10

♥ A K Q J 8 3

♦ 8 6 3

♣ 9 6 3

**Deal 29**

North Deals      ♠ J 3  
Both Vul      ♥ K 6 5 2  
                 ♦ K Q J 5 2  
                 ♣ 6 3  
  
♠ A K 7 6 4      ♠ 9 8 5  
♥ A J 10      ♥ Q  
♦ 8      ♦ A 7 6 4 3  
♣ K Q J 7      ♣ A 10 9 2  
  
      10  
18   10  
      2  
  
      ♠ Q 10 2  
      ♥ 9 8 7 4 3  
      ♦ 10 9  
      ♣ 8 5 4



**Deal 30**

East Deals

None Vul

♠ Q J 10 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4

♠ 9 7 6 4

♥ K 8

♦ A 10 6 2

♣ A Q 3



♠ A 3 2

♥ Q J 10 7 2

♦ J

♣ 9 8 6 2

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K 10 5

13  
6 8  
13

**Deal 31**

South Deals

N-S Vul

♦ 5

♣ K Q 10 9 8 3

♠ 8 7 6 2

♥ J

♦ A K J 8

♣ 7 6 4 2

N  
W E  
S

♠ Q J 10 4

♥ Q 10 9 3

♦ Q 10 4 3

♣ 5

♠ A K 3

♥ K 8 6 5

♦ 9 7 6 2

♣ A J

9  
9 7  
15

**Deal 32**      ♠ Q J 9 8  
West Deals      ♥ Q 10 3  
E-W Vul      ♦ A 9 4 2  
                  ♣ 10 7

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

N  
W E  
S

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

9  
9 18  
4

**Deal 33**

North Deals

None Vul

♠ A Q J 2

♥ 10 7 4 2

♦ 10 9

♣ A Q 4

♠ 10 9 7 4

♥ 6 5

♦ A 7 5 2

♣ 8 5 2

N  
W E  
S

♠ K 8 6 5

♥ 9

♦ K Q J 4

♣ K J 10 7

♠ 3

13  
4 13  
10

♥ A K Q J 8 3

♦ 8 6 3

♣ 9 6 3

**Deal 34**

East Deals

N-S Vul

♠ J 3  
♥ K 6 5 2  
♦ K Q J 5 2  
♣ 6 3

♠ A K 7 6 4  
♥ A J 10  
♦ 8  
♣ K Q J 7

10  
18 10  
2

N  
W E  
S

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

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

**Deal 35**

South Deals

E-W Vul

♠ 9 7 6 4

♥ K 8

♦ A 10 6 2

♣ A Q 3

♠ Q J 10 8

♥ 6 5 3

♦ Q 5 4

♣ J 7 4



♠ A 3 2

♥ Q J 10 7 2

♦ J

♣ 9 8 6 2

♠ K 5

♥ A 9 4

♦ K 9 8 7 3

♣ K 10 5

13  
6 8  
13