

**Deal 1**

North Deals  
None Vul

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

8  
4 12  
16

West

Pass

Pass

4 ♥ by North

Lead: ♦ K

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



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

North

1 NT

2 ♥

Pass

East

Pass

Pass

Pass

South

2 ♦

4 ♥

With 10 points and a 6-card ♥ suit you want to transfer. You say 2 ♦ and partner bids 2 ♥.

With 10 points and a 6-card ♥ suit you want to transfer. You say 2 ♦ and partner bids 2 ♥.

You know you want to play in ♥s since partner will have at least 2 of them. Your problem is whether to merely invite with 3 ♥ or go ahead and bid the game. Since partner has either 15, 16 or 17 points you should probably just bid 4 ♥. The worst thing that could happen is that partner would be playing game with only 25 points.

The contract would be 4 ♥ played by North.

To make South the declarer ROTATE.

South plays 4 ♥. West leads the ♦ K. Do you hold up or not?

There is no reason to hold up. Besides, you have bigger problems to deal with.

After you take the ♦ A at trick one you have four fast losers staring you in the face the instant you lose the lead. So do you pull trumps now?

No, you dare not touch trumps yet - remember those 4 fast losers.

You cannot avoid the ♥ A and ♣ A, so you must get rid of one of the ♦ losers before you play trumps.

Win the ♦ A, play the ♠ K, then finesse the ♠ J. If the finesse works discard a ♦ on the ♠ A, then pull trumps. If the finesse fails you will go down 2 instead of 1.

to see whether you made it or went down 2.

When the cards MUST lie in a particular way for the contract to be makeable, just assume that's the way they lie and go for it.

**Deal 2**

East Deals  
None Vul

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

9  
9 17  
5

West

2 ♣

2 NT

Pass

3 NT by East

Lead: ♥ J

♠ A 6

♥ 6 3

♦ Q 10 9 8 4

♣ Q J 10 6



♠ K 9 8 2

♥ J 10 9 8

♦ J 2

♣ 9 7 3

North

Pass

Pass

Pass

East

1 NT

2 ♠

3 NT

South

Pass

Pass

Pass

In response to partner's Stayman bid you show your 4-card ♠ suit. Partner now bids 2 NT. What do you say?

In response to partner's Stayman bid you show your 4-card ♠ suit. Partner now bids 2 NT. What do you say?

You may disagree with the Stayman bid on 3-4-3-3 distribution. In any case, 2 NT is invitational, so with 17 points you say 3 NT.

South's ♥ J lead probably means ♥s won't be 3-3, so you will need to get 2 ♠ tricks.

Suppose you win the first trick and plunk down the ♠ Q. If North wins with a doubleton ♠ honor you will only be able to win 1 ♠ since South will sit there with ♠ A 9 or ♠ K 9 behind your ♠ J T.

Instead, win the first trick in dummy and play a small ♠ toward the ♠ Q J T. North will play low and South must take his ♠ honor. But you can win his return, enter dummy and play another ♠ toward your hand. If you are lucky, North will be forced to play an honor and you can toss your ♠ 5.

to see if you were lucky.

It only fails if South holds 4 or more ♠s headed by A K.

**Deal 3**

South Deals  
None Vul

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

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



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

17  
4 10  
9

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

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

A square hand, no 4-card Major, and 9 points. This is the very hand that the book said to bid 2 NT with. And when you do, partner says 3 NT which you pass.

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

North plays 3 NT. East leads the ♣ 2. You must be living right, East gives you a trick with the opening lead.

You got a good break on the opening lead, now you need only one more winner. There is NO CHANCE of creating another winner in ♠s, ♥s or ♣s, so your second good break is that you know it will have to be ♦s.

You COULD lead toward dummy's ♦ Q, finessing East for the ♦ K. That would be a perfectly good 50% chance. But there is an even better play if you look carefully.

Play a ♦ from your hand and if East plays low insert the ♦ 9. Much of the time West will win with the ♦ J or ♦ T. If so you are no worse off, you play East for the ♦ K. But if it happens that East was dealt both the ♦ J and ♦ T then West will have to win that trick with the ♦ K, or perhaps not even win it at all!

But what if East has played the ♦ T, splitting his honors?

You would put on dummy's ♦ Q and West would win the ♦ K. But you aren't down yet! Later you lead another ♦ toward dummy's ♦ A 9 and finesse East for the ♦ J.

**Deal 4**

West Deals  
None Vul

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

11  
20 7  
2

West	North	East	South
2 NT	Pass	3 ♣	Pass
3 ♦	Pass	4 ♦	Pass
5 ♦	Pass	Pass	Pass
5 ♦ by West			
Lead: ♠ Q			

♠ Q J 10 9 3

♥ K 7 6 4

♦ A

♣ J 10 3

W N  
S E

♠ K 7 6 2

♥ 5

♦ K J 8 7 4 3

♣ 7 2

♠ 5

♥ Q 10 9 8 2

♦ 9 2

♣ 9 8 6 5 4

Partner's 3 ♣ bid is Stayman; with no 4-card Major you respond 3 ♦. Partner now bids 4 ♦. What do you bid?

Partner's 3 ♣ bid is Stayman; with no 4-card Major you respond 3 ♦. Partner now bids 4 ♦. What do you bid?

Partner wouldn't bypass 3 NT unless he was pretty distributional. His bid is invitational and you have excellent ♦ help so you try 5 ♦.

You may be wishing partner had said 3 NT. But at 3 NT North might have led a ♥, then you'd be wishing you were in 5 ♦.

This looks so easy let's check it by trying a winner count as well. Five ♦s (after ♦ A is gone), the ♠ A K, the ♥ A and the ♣ A K Q. Yes that adds up to 11 winners.

Is there ANY danger here at all?

Whenever a hand looks easy you should ask yourself what could go wrong. And here the only

thing that could go wrong is if one of your ♠ winners gets ruffed. So how can you prevent that possibility?

If South has a singleton ♠, and North has the ♦ A you might go down if you win the first trick in your hand. North will take his ♦ A and play the ♠ J. If you go up with dummy's ♠ K South will ruff and you will still have a ♠ loser.

The simple solution is to win the first trick with dummy's ♠ K. Now when North wins the ♦ A and leads another ♠ it's a different situation. South may well ruff, but if he does you will just play a low card - South will have ruffed your ♠ LOSER.

But you are very lucky that you took the time to read this hand so you know how to play safely!

**Deal 5**

North Deals  
None Vul

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

12  
1 11  
16

West

Pass

Pass

3 NT by North

Lead: ♣ K

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



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

North

1 NT

2 ♥

Pass

East

Pass

Pass

Pass

South

2 ♣

3 NT

You have 12 points and a 4-card ♠ suit. To find a possible 4-4 fit you bid 2 ♣, the Stayman convention. Partner bids 2 ♥.

You have 12 points and a 4-card ♠ suit. To find a possible 4-4 fit you bid 2 ♣, the Stayman convention. Partner bids 2 ♥.

You were hoping for a ♠ response, but so be it. You now bid 3 NT, knowing partner will correct to 4 ♠ if he was 4-4 in the Majors, or pass if he doesn't have 4 ♠s. He passes.

The contract would be 3 NT played by North.

To make South the declarer ROTATE.

South plays 3 NT.

West leads the ♣ K, East follows with the ♣ T. Do you hold up or not?

It makes no difference whether you hold up or not, (unless their ♣s are 7-2), so go ahead and take the first trick.

Either the ♥ Q or the ♠ J MIGHT become your ninth trick.

If you try either finesse and it wins you will make your contract. If you try either finesse and it loses you will be set immediately with ♣s. Each finesse is a 50% shot.

Is there anything you can do to improve your chances?

Of course - otherwise the question wouldn't have been asked! You can combine two chances. Obviously you cannot take both finesses, but you can try to drop the ♠ Q in two pulls, and if she doesn't drop you still have the ♥ finesse to fall back on. So win the ♣ A, play 4 ♦ winners and the ♠ A K, then see whether you have to try the ♥ finesse.

But if she hadn't, you'd still have a 50% chance in ♥s.

**Deal 6**

East Deals

E-W Vul

♠ 10 9 7 2

♥ A 8

♦ 10 8 3

♣ 10 9 6 4

8

4 12

16

♠ A J 6

♥ Q J 9 7 5 2

♦ 6 4 2

♣ 8



♠ Q 8 5 3

♥ 6

♦ K Q J 9

♣ A 7 5 3

♠ K 4

♥ K 10 4 3

♦ A 7 5

♣ K Q J 2

**Deal 7**

South Deals

Both Vul

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

9  
9 17  
5

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



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

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

**Deal 8**

West Deals

None Vul

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

17  
4 10  
9

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



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

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



**Deal 9**

North Deals

E-W Vul

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

11  
20 7  
2

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



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

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

**Deal 10**

East Deals

Both Vul

♠ 10 9 5 4

♥ J 8

♦ 9 5 3

♣ 10 9 6 5

12  
1 11  
16

♠ K 8 3 2

♥ 7 6 3

♦ A J 10 4

♣ A 4



♠ A J 6

♥ A Q 5 4

♦ K Q 8 2

♣ 7 3

♠ Q 7

♥ K 10 9 2

♦ 7 6

♣ K Q J 8 2

**Deal 11**

South Deals

None Vul

♠ 10 9 7 2

♥ A 8

♦ 10 8 3

♣ 10 9 6 4

8

4 12

16

♠ A J 6

♥ Q J 9 7 5 2

♦ 6 4 2

♣ 8



♠ K 4

♥ K 10 4 3

♦ A 7 5

♣ K Q J 2

♠ Q 8 5 3

♥ 6

♦ K Q J 9

♣ A 7 5 3

**Deal 12**

West Deals

N-S Vul

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

9  
9 17  
5

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



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

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

**Deal 13**

North Deals

Both Vul

♠ J 9 2

♥ J 8 5

♦ J 10 4

♣ J 7 5 2

17  
4 10  
9

♠ A 7 4

♥ A 9 4

♦ 8 6 3

♣ A K Q 9



♠ 8 6 5

♥ K 7 2

♦ A Q 9

♣ 10 6 4 3

♠ K Q 10 3

♥ Q 10 6 3

♦ K 7 5 2

♣ 8

**Deal 14**

East Deals

None Vul

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

11  
20 7  
2

♠ Q J 10 9 3

♥ K 7 6 4

♦ A

♣ J 10 3



♠ K 7 6 2

♥ 5

♦ K J 8 7 4 3

♣ 7 2

♠ 5

♥ Q 10 9 8 2

♦ 9 2

♣ 9 8 6 5 4

**Deal 15**

South Deals

N-S Vul

♠ 10 9 5 4

♥ J 8

♦ 9 5 3

♣ 10 9 6 5

12  
1 11  
16

♠ K 8 3 2

♥ 7 6 3

♦ A J 10 4

♣ A 4



♠ A J 6

♥ A Q 5 4

♦ K Q 8 2

♣ 7 3

♠ Q 7

♥ K 10 9 2

♦ 7 6

♣ K Q J 8 2

**Deal 16**

West Deals

E-W Vul

♠ 10 9 7 2

♥ A 8

♦ 10 8 3

♣ 10 9 6 4

8

4 12

16

♠ A J 6

♥ Q J 9 7 5 2

♦ 6 4 2

♣ 8



♠ K 4

♥ K 10 4 3

♦ A 7 5

♣ K Q J 2

♠ Q 8 5 3

♥ 6

♦ K Q J 9

♣ A 7 5 3



**Deal 17**

North Deals

None Vul

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

9  
9 17  
5

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



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

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

**Deal 18**

East Deals

N-S Vul

♠ J 9 2

♥ J 8 5

♦ J 10 4

♣ J 7 5 2

17  
4 10  
9

♠ A 7 4

♥ A 9 4

♦ 8 6 3

♣ A K Q 9



♠ 8 6 5

♥ K 7 2

♦ A Q 9

♣ 10 6 4 3

♠ K Q 10 3

♥ Q 10 6 3

♦ K 7 5 2

♣ 8

**Deal 19**

South Deals

E-W Vul

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

11  
20 7  
2

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



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

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

**Deal 20**  
West Deals  
Both Vul

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

12  
1 11  
16

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



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

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

**Deal 21**

North Deals

N-S Vul

♠ 10 9 7 2

♥ A 8

♦ 10 8 3

♣ 10 9 6 4

8

4 12

16

♠ A J 6

♥ Q J 9 7 5 2

♦ 6 4 2

♣ 8



♠ K 4

♥ K 10 4 3

♦ A 7 5

♣ K Q J 2

♠ Q 8 5 3

♥ 6

♦ K Q J 9

♣ A 7 5 3

**Deal 22**

East Deals

E-W Vul

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

9  
9 17  
5

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



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

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

**Deal 23**

South Deals

Both Vul

♠ J 9 2

♥ J 8 5

♦ J 10 4

♣ J 7 5 2

17  
4 10  
9

♠ A 7 4

♥ A 9 4

♦ 8 6 3

♣ A K Q 9



♠ 8 6 5

♥ K 7 2

♦ A Q 9

♣ 10 6 4 3

♠ K Q 10 3

♥ Q 10 6 3

♦ K 7 5 2

♣ 8

**Deal 24**

West Deals

None Vul

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

11  
20 7  
2

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



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

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



**Deal 25**

North Deals

E-W Vul

♠ 10 9 5 4

♥ J 8

♦ 9 5 3

♣ 10 9 6 5

12

1 11

16

♠ K 8 3 2

♥ 7 6 3

♦ A J 10 4

♣ A 4



♠ A J 6

♥ A Q 5 4

♦ K Q 8 2

♣ 7 3

♠ Q 7

♥ K 10 9 2

♦ 7 6

♣ K Q J 8 2

**Deal 26**

East Deals

Both Vul

♠ 10 9 7 2

♥ A 8

♦ 10 8 3

♣ 10 9 6 4

8

4 12

16

♠ A J 6

♥ Q J 9 7 5 2

♦ 6 4 2

♣ 8



♠ K 4

♥ K 10 4 3

♦ A 7 5

♣ K Q J 2

♠ Q 8 5 3

♥ 6

♦ K Q J 9

♣ A 7 5 3

**Deal 27**  
South Deals  
None Vul

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

9  
9 17  
5

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



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

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

**Deal 28**  
 West Deals  
 N-S Vul

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

17  
 4 10  
 9

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



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

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

**Deal 29**

North Deals

Both Vul

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

11  
20 7  
2

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



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

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

**Deal 30**  
East Deals  
None Vul

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

12  
1 11  
16

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



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

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

**Deal 31**

South Deals

N-S Vul

♠ 10 9 7 2

♥ A 8

♦ 10 8 3

♣ 10 9 6 4

8

4 12

16

♠ A J 6

♥ Q J 9 7 5 2

♦ 6 4 2

♣ 8



♠ K 4

♥ K 10 4 3

♦ A 7 5

♣ K Q J 2

♠ Q 8 5 3

♥ 6

♦ K Q J 9

♣ A 7 5 3

**Deal 32**

West Deals

E-W Vul

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

9  
9 17  
5

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



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

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



**Deal 33**

North Deals

None Vul

♠ J 9 2

♥ J 8 5

♦ J 10 4

♣ J 7 5 2

17  
4 10  
9

♠ A 7 4

♥ A 9 4

♦ 8 6 3

♣ A K Q 9



♠ 8 6 5

♥ K 7 2

♦ A Q 9

♣ 10 6 4 3

♠ K Q 10 3

♥ Q 10 6 3

♦ K 7 5 2

♣ 8

**Deal 34**

East Deals

N-S Vul

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

11  
20 7  
2

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



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

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

**Deal 35**

South Deals

E-W Vul

♠ 10 9 5 4

♥ J 8

♦ 9 5 3

♣ 10 9 6 5

12

1 11

16

♠ K 8 3 2

♥ 7 6 3

♦ A J 10 4

♣ A 4



♠ A J 6

♥ A Q 5 4

♦ K Q 8 2

♣ 7 3

♠ Q 7

♥ K 10 9 2

♦ 7 6

♣ K Q J 8 2