

Deal 1
North Deals
None Vul

♠ Q J 10 7
♥ J 9 3
♦ A J 4
♣ 9 7 2

15
9 10
6

♠ A 5
♥ A K Q 7 6 4
♦ Q 7 3
♣ 8 5

♠ K 8 6 4
♥ 10 5 2
♦ K 8
♣ 10 6 4 3

N
W E
S

| West | North | East | South |
|------|-------|------|-------|
| | 1 ♥ | Pass | 2 ♥ |
| Pass | 3 ♦ | Pass | 4 ♥ |
| Pass | Pass | Pass | |

4 ♥ by North

Lead: ♣ A

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

You must eliminate one ♦ loser, that means ruffing it in dummy. You would like to pull trumps first but you cannot chance pulling two rounds because if they don't split 2-2 you would have to leave one out until after you had ruffed the ♦. The problem would then be that the defender who took the ♦ A might lead the third trump, preventing your ruff.

So first you must drive out the ♦ A. After you ruff the ♣ you play a ♦ to dummy's ♦ K. West takes the ♦ A and leads a trump. You win in your hand, pull one more trump, then play ♦ Q, ♦ 7, ruffing in dummy. Back to your hand with the ♠ A, pull the last trump and claim.

And you couldn't get the ♦ ruff until after you had forced out the ♦ A.

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

You have a straightforward 1 ♥ opening bid.

Partner responds 2 ♥.

With 17 points and two doubletons you are on the borderline between passing and bidding game. If partner has the top of his 6-10 points you want to be in game, if he is at the bottom you don't.

A reasonable bid would be 3 ♥, inviting partner to bid game with a maximum.

A better bid is 3 ♦, a Help Suit Game Try. This says the same thing, bid game with a maximum, but also says "Use your ♦ holding to help you decide."

That was just what South needed. He only had 7 points but decided the ♦ help was worth an extra point or two.

North plays 4 ♥. East leads the ♣ A, ♣ K, ♣ Q.

Deal 2

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

| | |
|-------|----------------|
| 2 | ♠ 8 5 |
| 15 11 | ♥ K Q J 10 9 2 |
| 12 | ♦ Q J 4 |
| | ♣ Q J |

| | | | |
|------|-------|------|-------|
| West | North | East | South |
| Dbl | Pass | 2 ♠ | Pass |
| 4 ♠ | Pass | Pass | Pass |

4 ♠ by East
Lead: ♥ K

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

When responding to partner's Takeout Double:- with 0-8 points you bid cheaply- with 9-11 points you jump in a suit- with 12 or more points you cue-bid their suit

You have 11 so you jump to 2 ♠. Partner bids 4 ♠ and you pass.

East plays 4 ♠. South leads the ♥ K.

Losers: ♠ 1 : ♥ 3? : ♦ 0 : ♣ 1 : Total = 5?

The loser count is somewhat misleading because obviously you can ruff some ♥s in dummy.

Sometimes it is better to count winners, even though it is a suit contract. Winners: ♠ 2 : ♥ 1 : ♦ 2 : ♣ 2 : Total = 7

Thinking like this makes it clear that you must win 3 of your 4 small trumps. The best way to do this is to win the ♥ A and pull 2 rounds of trumps

with ♠ A and ♠ K, spurning the finesse. Trumps split 3-2, so leave the master trump out and cash your other high card winners. Then start cross-ruffing, ♥s in dummy and ♦s in your hand. The defender with the master trump is welcome to ruff with it whenever he wants - it won't stop you from coming to T tricks.

If you tried that North would have won his ♠ Q, then played another ♠. That would leave both you and dummy with only one trump each and you would have come up a trick short. You can afford to pull just two rounds of trumps, then must cross-ruff with your remaining four.

Deal 3

South Deals
None Vul

♠ K J 9
♥ 10 2
♦ K 7 4 3
♣ Q 10 6 4

♠ Q 7 3
 ♥ A Q 6 4 3
 ♦ 8 5 2
 ♣ A J

West *North* *East* *South*

Pass 3 ♥ Pass 4 ♥

Pass P 4 by South

4 ✓ by Sol
Lead: ♣ A

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

♦ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ A J

South

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

You open 1 ♥, partner responds 3 ♥.

What is your next bid?

Partner's 3♥ response shows 11-12 points with good trumps.

With your 14 points you decide to bid the game.

South plays 4. West leads the ♣ 4, East plays the ♣ K.

Losers: ♠ 3 : ♥ 0 : ♦ 2 : ♣ 1 : Total = 6

There is no hope of extra winners except the ♦ suit. You are wide open in ♠s, so you have to hope that West holds the ♦ K. But that won't be enough by itself, in case he has ♦ K x x x you also have to have three entries to your hand. Two of them will be the ♥ A and ♥ Q and the third entry must be the ♣ A.

So you win the first trick with the ♣ A and immediately take your first ♦ finesse. It wins, so you return to your hand with a ♥ to the ♥ Q and take another ♦ finesse. Back to your hand with the ♥ A (pulling the last trumps) and take a third ♦ finesse. Finally on the ♦ A you can discard either your ♣ loser or a ♠. You will have to give up three tricks at the end.

Any other plan that was based on West holding the ♦ K would work ALMOST 50% of the time but would fail when West had three protectors for the ♦ K.

Deal 4
 West Deals
 None Vul

♠ K 7 3
 ♥ A 8 6 2
 ♦ Q 4
 ♣ Q 7 5 4

| | |
|----|------------|
| 7 | ♠ 9 6 5 |
| 11 | ♥ K 7 |
| 7 | ♦ 10 9 8 5 |
| | ♣ K J 8 2 |

| <i>West</i> | <i>North</i> | <i>East</i> | <i>South</i> |
|-------------|--------------|-------------|--------------|
| 1 ♥ | Pass | 3 ♥ | Pass |
| 4 ♥ | Pass | Pass | Pass |
| 4 ♥ by West | | | |
| Lead: ♠ Q | | | |

| | | |
|---|---|---|
| W | N | E |
| S | | |

♠ A 4 2
 ♥ Q J 10 5 3
 ♦ K J 7
 ♣ A 3

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

You have 11 (perhaps 12) points and four trumps. Just right for a limit raise.

So you bid 3 ♥ and partner goes to game.

West would play 4 ♥.

East plays 4 ♥. South leads the ♠ Q.

Losers: ♠ 1 : ♥ 1 : ♦ 1 : ♣ 1 : Total = 4

You know you can't get rid of the ♦ loser, and it's hard to imagine a way that would let you get rid of the ♣ loser. The ♥ loser depends on the finesse. So you should try to find somewhere to put the ♠ loser.

First you win the ♠ A. You know that you will eventually take the ♥ finesse, so should you take it now? Visualize the likely defense actions if you do. Say North wins the ♥ K. He will surely play

another ♠, knocking out dummy's ♠ K. Whenever you try to set up ♦s the defense will take their ♠ trick and you will eventually go down.

What happened is that you gave the defense a tempo and let them control the timing of the play. You should not have rushed into the ♥ finesse. Instead suppose that you win the first trick with dummy's ♠ K and immediately play the ♦ Q. The defense can take their ♦ A when they want to and push another ♠, but now the timing is on your side. You can discard a ♠ from dummy on your good ♦ in time.

Set up the ♦ winner before you take the ♥ finesse and you will always be able to dump the ♠ loser no matter who has the ♥ K.

Deal 5

North Deals

None Vul

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

15
6 7
12



♠ Q 10 4
♥ A Q J 6
♦ 7 5 4
♣ K 10 8

| | | | |
|-------------|--------------|-------------|--------------|
| <i>West</i> | <i>North</i> | <i>East</i> | <i>South</i> |
| | 1 NT | Pass | 2 ♣ |
| Pass | 2 ♠ | Pass | 3 NT |
| Pass | Pass | Pass | |

3 NT by North

Lead: ♦ 2

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

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

With 15 points and a balanced hand of course you open 1 NT.

Partner's response is 2 ♣. What do you bid?

Partner's 2 ♣ bid is Stayman asking you to name a 4-card Major.

You bid 2 ♠, but that must not have been the Major he wanted so he bids 3 NT.

North plays 3 NT. East leads the ♦ 2. West plays ♦ Q. You hold up on this trick and West returns the ♦ 3.

You hold up on this trick and West returns the ♦ 3.

Winners: ♠ 1 : ♥ 4 : ♦ 1 : ♣ 0 : Total = 6

You need to get three more winners and you have two very clear possibilities.

If West holds the ♠ K you can finesse him out of it and win an additional 3 tricks in the suit. The problem with this approach is that half the time East will hold the ♠ K and you will go down.

Or you can drive out the ♣ A and definitely set up an additional 3 tricks in that suit. The problem with this approach is that if the defender's ♦s split 5-3 they will be able to win 4 ♦s and the ♣ A.

If you pay attention to the opening lead this becomes a simple decision. East led the ♦ 2. Assuming that was fourth down then he must have led from a 4-card suit. So it looks like the ♦s must be splitting 4-4 and it is safe for you to establish ♣s. So you drive out the ♣ A. The defenders take their other 2 ♦s but you make the game losing only 3 ♦s and the ♣ A.

East's lead of the ♦ 2 should have made you pretty sure that he had led from a 4-card suit. If the ♦ 2 is fourth down, there cannot be a fifth down. Additionally, West's return of the ♦ 3 confirmed that conclusion. If West had started with only 3 ♦s, (say ♦ Q 6 3) his correct return at trick 2 would have been his next highest, the ♦ 6. With 4 cards in the suit his correct return is his original fourth down.

Deal 6

East Deals

E-W Vul

♠ A 5
♥ A K Q 7 6 4
♦ Q 7 3
♣ 8 5

♠ Q J 10 7
♥ J 9 3
♦ A J 4
♣ 9 7 2

N
W E
S

♠ 9 3 2
♥ 8
♦ 10 9 6 5 2
♣ A K Q J

♠ K 8 6 4
♥ 10 5 2
♦ K 8
♣ 10 6 4 3

15
9 10
6

Deal 7
South Deals
Both Vul

♠ A J 4 3
♥ 4
♦ K 7 3 2
♣ A K 7 3

2
15 11
12

N
W E
S

♠ Q 10 9
♥ 8 5
♦ 10 9 8 6
♣ 10 8 5 4

♠ K 7 6 2
♥ A 7 6 3
♦ A 5
♣ 9 6 2

♠ 8 5
♥ K Q J 10 9 2
♦ Q J 4
♣ Q J

Deal 8

West Deals

None Vul

♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

N
W E
S

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

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

Deal 9

North Deals

E-W Vul

♠ Q J 10 8

♥ 9 4

♦ A 6 3 2

♣ 10 9 6

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

N
W E
S

♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

11 7
7 15

Deal 10

East Deals

Both Vul

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

♠ 8 6 5

♥ 9 7 3

♦ Q 10 6 3

♣ A 9 2



♠ K 7 2

♥ 10 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q 10 4

♥ A Q J 6

♦ 7 5 4

♣ K 10 8

15
6 7
12

Deal 11

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



Deal 12
West Deals
N-S Vul

♠ Q 10 9
♥ 8 5
♦ 10 9 8 6
♣ 10 8 5 4

♠ A J 4 3
♥ 4
♦ K 7 3 2
♣ A K 7 3

2
15 11
12

N
W E
S

♠ K 7 6 2
♥ A 7 6 3
♦ A 5
♣ 9 6 2

♠ 8 5
♥ K Q J 10 9 2
♦ Q J 4
♣ Q J

Deal 13

North Deals
Both Vul

♠ K J 9
♥ 10 2
♦ K 7 4 3
♣ Q 10 6 4



♠ 8 6 2
♥ K 9 8 7
♦ A Q J 10
♣ 8 3

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ A J

10
9 8
13

Deal 14

East Deals

None Vul

♠ Q J 10 8

♥ 9 4

♦ A 6 3 2

♣ 10 9 6

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

N
W E
S

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

7
11 15
7

Deal 15

South Deals

N-S Vul

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

♠ 8 6 5

♥ 9 7 3

♦ Q 10 6 3

♣ A 9 2



♠ K 7 2

♥ 10 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q 10 4

♥ A Q J 6

♦ 7 5 4

♣ K 10 8

15
6 7
12

Deal 16

West Deals

E-W Vul

♠ A 5
♥ A K Q 7 6 4
♦ Q 7 3
♣ 8 5

♠ Q J 10 7
♥ J 9 3
♦ A J 4
♣ 9 7 2

N
W E
S

♠ 9 3 2
♥ 8
♦ 10 9 6 5 2
♣ A K Q J

♠ K 8 6 4
♥ 10 5 2
♦ K 8
♣ 10 6 4 3

15
9 10
6

Deal 17

North Deals ♠ Q 10 9
None Vul ♥ 8 5
 ♦ 10 9 8 6
 ♣ 10 8 5 4

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

 2
15 11
12



♠ 8 5
♥ K Q J 10 9 2
♦ Q J 4
♣ Q J

Deal 18East Deals
N-S Vul

♠ K J 9
♥ 1 0 2
♦ K 7 4 3
♣ Q 1 0 6 4

10
9 8
13

♠ 8 6 2
♥ K 9 8 7
♦ A Q J 1 0
♣ 8 3

N
W E
S

♠ A 1 0 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ A J

Deal 19

South Deals

E-W Vul

♦ Q J 10 8

♥ 9 4

♦ A 6 3 2

♣ 10 9 6

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4



♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

11 7
7 15

Deal 20

West Deals

Both Vul

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

♠ 8 6 5

♥ 9 7 3

♦ Q 10 6 3

♣ A 9 2



♠ K 7 2

♥ 10 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q 10 4

♥ A Q J 6

♦ 7 5 4

♣ K 10 8

15
6 7
12

Deal 21

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

 ♠ K 8 6 4
 ♥ 10 5 2
 ♦ K 8
 ♣ 10 6 4 3

 15
 9 10
 6



Deal 22

East Deals

E-W Vul

♠ Q 10 9

♥ 8 5

♦ 10 9 8 6

♣ 10 8 5 4

♠ A J 4 3

♥ 4

♦ K 7 3 2

♣ A K 7 3

N
W E
S

♠ K 7 6 2

♥ A 7 6 3

♦ A 5

♣ 9 6 2

♠ 8 5

2

15 11

12

♥ K Q J 10 9 2

♦ Q J 4

♣ Q J

Deal 23

South Deals
Both Vul

♠ 8 6 2
♥ K 9 8 7
♦ A Q J 10
♣ 8 3

♠ K J 9
♥ 10 2
♦ K 7 4 3
♣ Q 10 6 4

10
9 8
13

N
W E
S

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ A J

Deal 24 ♠ Q J 10 8
West Deals ♥ 9 4
None Vul ♦ A 6 3 2
 ♣ 10 9 6

♠ K 7 3
♥ A 8 6 2
♦ Q 4
♣ Q 7 5 4

7
11 15
7

N
W E
S

♠ A 4 2
♥ Q J 10 5 3
♦ K J 7
♣ A 3

♠ 9 6 5
♥ K 7
♦ 10 9 8 5
♣ K J 8 2

Deal 25

North Deals

E-W Vul

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

♠ 8 6 5

♥ 9 7 3

♦ Q 10 6 3

♣ A 9 2



♠ K 7 2

♥ 10 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q 10 4

♥ A Q J 6

♦ 7 5 4

♣ K 10 8

15
6 7
12

Deal 26

East Deals

Both Vul

♠ A 5
♥ A K Q 7 6 4
♦ Q 7 3
♣ 8 5

♠ Q J 10 7
♥ J 9 3
♦ A J 4
♣ 9 7 2

N
W E
S

♠ 9 3 2
♥ 8
♦ 10 9 6 5 2
♣ A K Q J

♠ K 8 6 4
♥ 10 5 2
♦ K 8
♣ 10 6 4 3

15
9 10
6

Deal 27 ♠ Q 10 9
South Deals ♥ 8 5
None Vul ♦ 10 9 8 6
 ♣ 10 8 5 4
♠ A J 4 3 ♠ K 7 6 2
♥ 4 ♥ A 7 6 3
♦ K 7 3 2 ♦ A 5
♣ A K 7 3 ♣ 9 6 2

N
W E
S

♠ 8 5
 2
15 11
 12
♦ K Q J 10 9 2
♦ Q J 4
♣ Q J

Deal 28

West Deals

N-S Vul

♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

W N E S

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

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

Deal 29 ♠ Q J 10 8

North Deals

♥ 9 4

Both Vul

♦ A 6 3 2

♣ 10 9 6

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

N
W E
S

♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

11 7
7 15

Deal 30

East Deals

None Vul

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

♠ 8 6 5

♥ 9 7 3

♦ Q 10 6 3

♣ A 9 2

N
W E
S

♠ K 7 2

♥ 10 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q 10 4

♥ A Q J 6

♦ 7 5 4

♣ K 10 8

15
6 7
12

Deal 31

South Deals

N-S Vul

♠ A 5
♥ A K Q 7 6 4
♦ Q 7 3
♣ 8 5

♠ Q J 10 7
♥ J 9 3
♦ A J 4
♣ 9 7 2

N
W E
S

♠ 9 3 2
♥ 8
♦ 10 9 6 5 2
♣ A K Q J

15
9 10
6

♠ K 8 6 4
♥ 10 5 2
♦ K 8
♣ 10 6 4 3

Deal 32
West Deals
E-W Vul

♠ A J 4 3
♥ 4
♦ K 7 3 2
♣ A K 7 3

2
15 11
12

N
W E
S

♠ Q 10 9
♥ 8 5
♦ 10 9 8 6
♣ 10 8 5 4

♠ K 7 6 2
♥ A 7 6 3
♦ A 5
♣ 9 6 2

♠ 8 5
♥ K Q J 10 9 2
♦ Q J 4
♣ Q J

Deal 33

North Deals

None Vul

♠ 8 6 2

♥ K 9 8 7

♦ A Q J 10

♣ 8 3

♠ K J 9

♥ 10 2

♦ K 7 4 3

♣ Q 10 6 4

N
W E
S

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

10
9 8
13

Deal 34

East Deals

N-S Vul

♠ Q J 10 8

♥ 9 4

♦ A 6 3 2

♣ 10 9 6

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

N
W E
S

♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

7
11 15
7

Deal 35

South Deals

E-W Vul

♠ A J 9 3

♥ K 8 2

♦ A 8

♣ Q J 5 3

♠ 8 6 5

♥ 9 7 3

♦ Q 10 6 3

♣ A 9 2



♠ K 7 2

♥ 10 5 4

♦ K J 9 2

♣ 7 6 4

♠ Q 10 4

♥ A Q J 6

♦ 7 5 4

♣ K 10 8

15
6 7
12