

Deal 1

North Deals
None Vul

♠ Q 7 6 2
♥ J 9 5
♦ K J 9 7
♣ Q 10

15
9 8
8

West

North

East

South

Pass

Pass

2 NT by North

Lead: ♠ 10

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4

W N E
S

♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

1 NT

2 ♥

Pass

Pass

Pass

Pass

Pass

2 ♦

2 NT

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.
Partner now bids 2 NT. What do you say?

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.
Partner now bids 2 NT. What do you say?

Partner is describing an invitational hand (9-10 points) with a 5-card ♥ suit. With a bare 15 points and doubleton ♥ you just pass.

You try dummy's ♠ J hopefully, but West puts on the ♠ Q.

You must find two more winners. And you have very little to work with. In fact, the only real chance you have is to establish dummy's ♥ suit.

You must find the ♥s split 3-3. Even then, with no entries in dummy outside the ♥ suit you cannot afford to play ♥ A K followed by a third one. True, the suit would be established, but you could never get to it.

So you win the first trick with your ♠ K, then play a ♥, ducking in dummy.

An opponent will win the ♥, but whatever they return you win one of your Aces. Then play your last ♥ to dummy. If the suit splits you will make 4 ♥ tricks to go with your 4 other top honors.

But if you had not made the correct plan your good fortune would have been wasted.

Deal 2

East Deals
None Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

West

3 NT
3 NT by East
Lead: ♠ 6

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

North

Pass

East

1 NT
Pass

South

Pass
Pass

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

You don't have enough points to be thinking about slam and you don't particularly want to play 5 ♦. So you bid 3 NT and everybody passes.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♠ 6; South plays the ♠ J.

Your immediate problem is whether or not to hold up. ???

There is some merit in a holdup. South is likely to have just 2 ♠s, so a holdup would exhaust his cards in the suit. If he later got the lead he would have no ♠s. On the other hand, South might well switch to ♣s, and that would certainly be unwelcome. Finally, if you do win the first ♠ you have another stopper if you can prevent South from getting the lead. So win the first trick with the ♠ K. Notice that by winning with the ♠ K you keep North in the dark as to whether you or South

has the ♠ Q.

You need just one more trick, and either red suit might split 3-3. So is that your plan? Lead out red winners and hope?

Truthfully, that wouldn't be a terrible plan. The chance of a 3-3 split in a suit is about 36%. But since you need either of two 36% chances that comes to almost 60% (if you aren't Math oriented don't worry about it, you can trust me).

There's a safer approach though; remember you only need 4 ♦ tricks, not 5.

There is a wonderful "safety play" that will practically guarantee your contract. Enter dummy with a ♥, then play a small ♦ toward your hand and finesse with your ♦T! North may win with the ♦ J, but even if he does he is the Safe Hand and cannot play a ♠ without giving you a trick. And whatever else he could play you would win and make 4 ♦ tricks. In the actual Deal the ♦ finesse actually works and you make all 5 tricks in the suit.

Deal 3

South Deals
None Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

West	North	East	South
			1 NT
Pass	2 ♣	Pass	2 ♥
Pass	3 NT	Pass	4 ♠
Pass	Pass	Pass	

4 ♠ by South
Lead: ♣ A

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

Partner denies having 4 ♥s so obviously he must hold 4 ♠s. You therefore correct the contract to 4 ♠, your known 4-4 Major fit.

West takes two top ♣s, then leads the ♥ J.

There are lots of possibilities for getting rid of one loser. The ♠ Q might drop, or she might be in the West hand, finessable. The ♥s might split 3-3, providing for the discard of a ♦ loser. West might hold the ♦ Q so that finesse works.

Suppose you win the ♥ in your hand and try the ♠ finesse. If East has the ♠ Q you will then have to find the ♥s splitting, which is not likely, or the ♦ Q in the West hand.

A better plan would be to shun the trump Queen finesse entirely. Play the ♠ K, then ♠ A. If the ♠ Q falls then pull the last trump and you are home free.

If the ♠ Q DOESN'T fall, play your other two ♥ winners. When East discards on the last ♥ you exit with a small trump to a defender's ♠ Q.

If West wins the ♠ you will just have to depend on the ♦ finesse. But if East takes the trick he will be endplayed, having to give you a ruff/sluff in ♣s, or lead into dummy's ♦ K J.

Deal 4

West Deals
None Vul

♠ A 10 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5



♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

West	North	East	South
1 NT	Pass	2 ♣	Pass
2 ♦	Pass	2 NT	Pass
3 NT	Pass	Pass	Pass
3 NT by West			
Lead: ♠ 10			

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

You are still in game-invitational range, but now you invite partner with 2 NT. He replies 3 NT and that ends the bidding.

The contract would be 3 NT played by West.

To make East the declarer ROTATE.

East plays 3 NT. South leads the ♠T. You cross your fingers and put on dummy's ♠J. No good, North covers with the ♠Q and you are forced to take your ♠K at the first trick.

Not only do you need 3 more winners, you need to get them without losing the lead because the

instant you lose the lead South will take all his ♠ winners. You can HOPE that will only be 3 of them but you can't depend on it.

The ♣ suit is your only hope. If North holds the ♣K you can finesse him out of it. However, if he has ♣K x and refuses to cover your ♣J, you will have to have a second entry to dummy to cash the good ♣s.

As it happens, you do have two entries, the ♥A and ♥Q! You just have to sacrifice your ♥K to use them both. At trick 2 play your small ♥ to the ♥Q. Play the ♣J, letting it ride when North plays low. Play a small ♣ to your ♣Q. Play the ♣A, dropping North's ♣K. And finally, play your ♥K to dummy's ♥A so you can enjoy cashing those two good ♣s.

You sacrifice one sure ♥ winner to create a second dummy entry which creates two ♣ winners.

Deal 5

North Deals

N-S Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 6

East Deals

E-W Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

Deal 7

South Deals

Both Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 8

West Deals

None Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

♠ A 10 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2



♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

Deal 9

North Deals

E-W Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 10

East Deals

Both Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

Deal 11

South Deals

None Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 12

West Deals

N-S Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

♠ A 10 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2



♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

Deal 13

North Deals

Both Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 14

East Deals

None Vul

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

6

15 12

7

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9



♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

Deal 15

South Deals

N-S Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 16

West Deals

E-W Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2



♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

Deal 17

North Deals

None Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 18

East Deals

N-S Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

Deal 19

South Deals

E-W Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 20
 West Deals
 Both Vul

♠ J 7
 ♥ A Q 7 2
 ♦ 8 3
 ♣ J 10 9 7 5

8
 8 16
 8

♠ A 10 9 8 3
 ♥ 9 8 3
 ♦ K J 5
 ♣ 6 2



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

♠ K 6 4
 ♥ K 5
 ♦ A 9 7 6 2
 ♣ A Q 4

Deal 21

North Deals

N-S Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 22

East Deals

E-W Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

Deal 23

South Deals

Both Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 24

West Deals

None Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

♠ A 10 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2



♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

Deal 25

North Deals

E-W Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 26

East Deals

Both Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

Deal 27
South Deals
None Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 28
West Deals
N-S Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

♠ A 10 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2



♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

Deal 29

North Deals

Both Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 30
East Deals
None Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

Deal 31

South Deals

N-S Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 32

West Deals

E-W Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

♠ A 10 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2



♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4

Deal 33

North Deals

None Vul

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

15
9 8
8

♠ A K 3

♥ 10 6

♦ A 6 5 2

♣ A 8 5 4



♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

Deal 34

East Deals

N-S Vul

♠ K Q 9
♥ K 7 5 4
♦ K 10
♣ A 8 4 2

6
15 12
7

♠ J 3
♥ J 10 9 2
♦ J 9 8 4
♣ Q J 9



♠ 7 5 2
♥ A Q 6
♦ A Q 6 5 3
♣ 7 3

♠ A 10 8 6 4
♥ 8 3
♦ 7 2
♣ K 10 6 5

Deal 35

South Deals

E-W Vul

♠ 8 4
♥ J 10 9 7
♦ 10 5 3
♣ A K 7 5

12
8 5
15

♠ K J 7 3
♥ A 6 3
♦ K J 9 2
♣ 10 4



♠ A 9 6 5
♥ K Q 4 2
♦ A 8 7
♣ Q 8

♠ Q 10 2
♥ 8 5
♦ Q 6 4
♣ J 9 6 3 2

Deal 36

West Deals

Both Vul

♠ J 7
♥ A Q 7 2
♦ 8 3
♣ J 10 9 7 5

8
8 16
8

♠ A 10 9 8 3
♥ 9 8 3
♦ K J 5
♣ 6 2



♠ Q 5 2
♥ J 10 6 4
♦ Q 10 4
♣ K 8 3

♠ K 6 4
♥ K 5
♦ A 9 7 6 2
♣ A Q 4