

**Deal 1**

West Deals  
None Vul

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

| West         | North | East | South |
|--------------|-------|------|-------|
| Pass         | 1 ♥   | Pass | 2 ♥   |
| Pass         | 4 ♥   | Pass | Pass  |
| Pass         |       |      |       |
| 4 ♥ by North |       |      |       |
| Lead: ♥ 3    |       |      |       |

North is to play 4 ♥. East leads the ♥ 3.

Losers: ♠=0 ♥=0 ♦=2 ♣=3 Total = 5

If West has the ♦ K, one ♦ loser can be eliminated by a finesse. And, if West also has the ♣ A one more loser can be eliminated by leading toward your ♣ K. The chance of both cards being held by West isn't very good, only about 25%. But dummy has some nice ♠s. Can you use them?

Yes, you can establish 2 ♠ winners for discards, and most importantly, you can do it without letting West into the lead. This is important because if West gets in and plays a ♣ through your ♣ K 7 5 it might be a disaster.

So win the ♥ J in dummy. Uh-Oh, West discards a ♠. Now play the ♠ Q and when West plays low, discard a ♣. This is a loser on loser play and East takes the trick with the ♠ A.

East now leads the ♥ 7. You cover with dummy's ♥ 8 knowing the finesse will win. Next you play dummy's ♠ J, covered by West and ruffed by you (if West didn't cover you would throw another ♣ loser). Now enter dummy with the ♥ Q, pulling East's last trump at the same time. Discard your 2 ♣s on the ♠ T 9 and try the ♦ finesse for an overtrick.

Just the fact that you had to use the trump suit for entries to dummy, and therefore couldn't immediately pull trumps.

**Deal 2**

North Deals

None Vul

♠ K 6  
 ♥ 8 5 4 2  
 ♦ K 8 7 2  
 ♣ 9 5 4

6  
 6 17  
 11

West

1 NT

Pass

4 ♠ by East

Lead: ♥ K

♠ 10 5 2

♥ 10 9 3

♦ J 9 5 3

♣ K Q 8



♠ 8 3

♥ K Q J 7

♦ 10 6 4

♣ A J 10 7

♠ A Q J 9 7 4

♥ A 6

♦ A Q

♣ 6 3 2

North

Pass

Pass

Pass

East

1 ♠

4 ♠

South

Pass

Pass

Losers: ♠=0 ♥=1 ♦=0 ♣=3 Total = 4

This is a very easy problem to be up here at number 18! Clearly you have to discard one of those 4 losers on the only card dummy has, the ♦ K.

Just as clearly you have to be able to enter dummy after you unblock the ♦ A Q so you can't pull trumps immediately.

So here's the Plan. Win the ♥ A. Pull one round of trumps with the ♠ A. Play the ♦ A Q to get them out of the way. Enter dummy with the ♠ K. Play the ♦ K, discard a loser, and hope nobody ruffs.

. . . except when you have a good reason not to, like here.

**Deal 3**

South Deals

None Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10

5 8

17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

| West | North | East | South |
|------|-------|------|-------|
|------|-------|------|-------|

Pass

2 ♦

Pass

1 ♠

Pass

4 ♥

Pass

3 ♥

Pass

6 ♥

Pass

4 NT

Pass

6 ♥ by South

Lead: ♠ Q

North's 6 ♥ response to Blackwood showed one Ace and a ♠ void. South is to play 6 ♥. West leads the ♠ Q.

Losers: ♠ = ?? ♥ = 1 ♦ = 0 ♣ = 0

Total = 1 ??

Of course you ruff the ♠ in dummy. West wouldn't underlead an Ace at a slam contract, and since you have a certain trump loser you cannot afford to lose a trick to East's ♠ A.

Dummy has some great ♦s, but you can't expect to run them unless you have pulled all the trumps. But if you play ♥ A K 4 the defenders will take their trump trick and immediately set the contract with the ♠ A. There IS a way around the problem.

First off, you must get a 3-2 split in trumps because if they don't split 3-2 you

will have two trump losers. So you assume that they are split just like you need them to be.

At trick two you duck a trump. That's right, you lose a trump trick early. Since you have to lose a trump sometime, you do it at a time when the defenders can't hurt you. So a defender wins the trump trick, but now a ♠ play won't hurt because dummy still has a trump to ruff with! In fact, whatever they play next you will win, pull the outstanding trumps, then run dummy's ♦ suit.

for the full deal.

When you have a trump loser but still need to pull their trumps, it may be better for you to lose an early trump trick rather than a later one.

**Deal 4**

East Deals

None Vul

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

6  
7 20  
7

West

1 ♥

5 ♦

Pass

6 ♥ by West

Lead: ♠ J

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10



♠ 6 5

♥ 5 4 3 2

♦ Q 2

♣ K Q 9 7 3

North

Pass

Pass

Pass

East

1 ♦

4 NT

6 ♥

South

Pass

Pass

Pass

Agreed that the bidding wasn't much. The final contract is still a good one. West is to play 6 ♥. North leads the ♠ J.

Losers: ♠=0 ♥=0 ♦=0 ♣=4 Total = 4

There really aren't 4 ♣ losers since they can be ruffed in dummy. In fact you should see that this is an ideal cross-ruff hand, ruffing ♣s in dummy and ♦s in your hand. Since neither hand can be over-ruffed you expect to make all 8 trumps.

Remember, when playing a cross ruff, you need to take any side suit winners first, otherwise a defender may be able to discard that suit while you are ruffing. So you win the ♠ A, then take the ♠ K, then . . . what?

Losers: ♠=0 ♥=0 ♦=0 ♣=4 Total = 4

There really aren't 4 ♣ losers since they can be ruffed in dummy. In fact you should see that this is an ideal cross-ruff hand, ruffing ♣s in dummy and ♦s in your hand. Since neither hand can be over-ruffed you expect to make all 8 trumps.

Remember, when playing a cross ruff, you need to take any side suit winners first, otherwise a defender may be able to discard that suit while you are ruffing. So you win the ♠ A, then take the ♠ K, then . . . what?

Well, if you win the ♠ Q, then the two Minor suit Aces, you'd be set up to cross-ruff the hand out for all 13 tricks. But here's what might happen if you try.

South might ruff the ♠ Q. OK, no disaster yet. But he might then play a trump. Your slam is now kaput. You can no longer make 8 trump tricks and will end up down 1.

The answer is to not be greedy for that overtrick. With North's opening ♠ lead there is an indication of possible length there. So, realizing that South could be short in the suit, take just the 2 ♠ tricks that you need for the slam, then play your Minor Aces and start the cross-ruff.

Don't jeopardize your contract trying to take too many.

**Deal 5**

North Deals

N-S Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 6**

East Deals

E-W Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 7**

South Deals

Both Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10

5 8

17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

**Deal 8**

West Deals

None Vul

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

6  
7 20  
7

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10



♠ 6 5

♥ 5 4 3 2

♦ Q 2

♣ K Q 9 7 3

♠ A K Q

♥ A K 9 8

♦ A 10 8 6 3

♣ 5



**Deal 9**

North Deals

E-W Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 10**

East Deals

Both Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 11**

South Deals

None Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10

5 8

17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

**Deal 12**

West Deals

N-S Vul

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

6  
7 20  
7

♠ J 10 9 8 3  
♥ 6  
♦ K J 9 7 4  
♣ J 10



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

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

**Deal 13**

North Deals

Both Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 14**

East Deals

None Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 15**

South Deals

N-S Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10

5 8

17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

**Deal 16**

West Deals

E-W Vul

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

6  
7 20  
7

♠ J 10 9 8 3  
♥ 6  
♦ K J 9 7 4  
♣ J 10



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

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



**Deal 17**

North Deals

None Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 18**

East Deals

N-S Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 19**

South Deals

E-W Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10  
5 8

17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

**Deal 20**  
 West Deals  
 Both Vul

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

6  
 7 20  
 7

♠ J 10 9 8 3  
 ♥ 6  
 ♦ K J 9 7 4  
 ♣ J 10



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

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

**Deal 21**

North Deals

N-S Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 22**

East Deals

E-W Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 23**

South Deals

Both Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10

5 8

17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

**Deal 24**

West Deals

None Vul

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

6  
7 20  
7

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10



♠ 6 5

♥ 5 4 3 2

♦ Q 2

♣ K Q 9 7 3

♠ A K Q

♥ A K 9 8

♦ A 10 8 6 3

♣ 5



**Deal 25**

North Deals

E-W Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 26**  
East Deals  
Both Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 27**

South Deals

None Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10  
5 8

17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

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

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

6  
 7 20  
 7

♠ J 10 9 8 3  
 ♥ 6  
 ♦ K J 9 7 4  
 ♣ J 10



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

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

**Deal 29**

North Deals

Both Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 30**  
East Deals  
None Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 31**

South Deals

N-S Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10  
5 8  
17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

**Deal 32**

West Deals

E-W Vul

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

6  
7 20  
7

♠ J 10 9 8 3  
♥ 6  
♦ K J 9 7 4  
♣ J 10



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

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



**Deal 33**

North Deals

None Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

16  
7 11  
6

♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5



♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 34**  
East Deals  
N-S Vul

♠ K 6  
♥ 8 5 4 2  
♦ K 8 7 2  
♣ 9 5 4

6  
6 17  
11

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



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

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

**Deal 35**

South Deals

E-W Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

10  
5 8  
17

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

**Deal 36**

West Deals

Both Vul

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

6  
7 20  
7

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10



♠ A K Q

♥ A K 9 8

♦ A 10 8 6 3

♣ 5

♠ 6 5

♥ 5 4 3 2

♦ Q 2

♣ K Q 9 7 3