

Deal 1

North Deals
None Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

West

North

East

South

Pass
Pass
Pass

1 ♣
1 NT
Pass

Pass
Pass
Pass

1 ♦
3 NT

3 NT by North

Lead: ♠ 6

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

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

When you are dealt 13 points and only one biddable suit things are simple. After you open 1 ♣ partner responds 1 ♦. What now?

You can't support responder's suit with only 3 cards so you show your minimum by bidding 1 NT. Partner bids 3 NT and you naturally pass.

North plays 3 NT. East leads ♠ 6. West plays ♠ K.

Winners: ♠ 1 : ♥ 2 : ♦ 1 : ♣ 2 : Total = 6

You need 3 more winners and clearly they must come from the ♦ suit. If East happens to hold the ♦ K all will be well, but what about the times when West holds it?

The immediate, burning question is whether to win the first trick or not. By winning you will create a second ♠ stopper - as long as West never gets into the lead. But the problem is that your main finesse is going into West. So you hold up on

the first trick, sacrificing the chance of a second stopper. When West returns a ♠ you hold up again, playing the ♠ J which East wins with the ♠ Q. Your ♠ A is finally driven out on the third trick.

Now you take the ♦ finesse, losing to West's ♦ K (as expected). But it doesn't matter because West has no more ♠s. Whatever he plays you win and take all your winners, which happen to add up to 9.

If you did not have the ♠ J you would never consider doing anything except hold up. But with it you start wondering if you can get a trick with it. Of course, as you see, the hold-up would be correct with ♠ A 3 2, and it is also correct with ♠ A J 2.

Deal 2

East Deals
None Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

West

2 ♥

Pass

4 ♥ by East

Lead: ♦ Q

♠ 10 9 6 4 2

♥ 8 5

♦ 10 7 2

♣ A J 7



♠ K J 8

♥ K 2

♦ Q J 9 8

♣ 10 8 5 3

North

Pass

Pass

East

1 ♥

4 ♥

South

Pass

Pass

♠ A 7 3
♥ A Q 9 6 4
♦ A 4 3
♣ K Q

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

With 20 points and 5-3-3-2 distribution you could correctly open 2 NT.

However, many think it more important to bid a 5-card Major. In this case you decide to open 1 ♥. Partner responds 2 ♥.

What do you bid next?

Partner promised 6-10 points. With your 19 you decide to bid game.

East plays 4 ♥. South leads the ♦ Q.

Losers: ♠ 2 : ♥ 1 : ♦ 1 : ♣ 1 : Total = 5

One of the ♠ losers will be ruffed in dummy so you really just have to eliminate one loser.

It is very tempting to win the first trick in dummy and immediately finesse North for the ♥ K. If the finesse works then all will be well, but if it fails

another ♦ will knock out your ♦ A. Then, when the defense gets into the lead with a ♠ or ♣ they will cash their ♦ winner.

Here is a better idea. Win the first trick in your hand with the ♦ A, and immediately lead a low ♠ toward the ♠ Q. If South holds the ♠ K he is caught in the middle. If he ducks you play the ♠ Q and don't lose any ♠s. If he goes up you can win a later trick with the ♠ Q and dump dummy's ♦ loser on your ♠ A.

But there are many situations when that is NOT the best plan. Perhaps because you need to ruff something in dummy, or perhaps (like this hand) because playing trumps would give the timing to the defense.

In this deal pulling trumps is secondary to finding a place for that slow ♦ loser.

Deal 3

South Deals
None Vul

♠ A Q 9 4
♥ 5
♦ Q 9 7 5
♣ Q J 10 6

7
11 7
15

West

Pass

Pass

4♥ by South

Lead: ♣ Q

♠ K J 6
♥ Q J 8 6 2
♦ 6 4 2
♣ 9 3



♠ 7 2
♥ A K 10 7 3
♦ A 8 3
♣ A 5 4

North

4♥

Pass

East

Pass

South

1♥

Pass

♠ 10 8 5 3
♥ 9 4
♦ K J 10
♣ K 8 7 2

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

You open 1♥ and partner jumps to 4♥. You pass.

South plays 4♥. West leads the ♣ Q.

Losers: ♠ 2 : ♥ 0 : ♦ 2 : ♣ 1 : Total = 5

The ♣ losers are shown as 1 since you will always be able to ruff a ♣ in dummy.

North's precipitous leap to 4♥ was made partly in hopes of making the contract, and partly as a preemptive bid to shut the opponents up. So it wouldn't be a surprise to land in an unmakeable contract. However, this one has a slim chance. The only suit you might make something of is ♠s. If West holds the ♠ A then leading up to the ♠ K would eliminate one of the ♠ losers - that would at least get you to down only 1.

Or, if West holds the ♠ Q and East the ♠ A then leading up to the ♠ J would also eliminate one ♠ loser. But this play has another advantage - if

West should happen to hold BOTH the ♠ A and ♠ Q then leading up to the ♠ J will actually let you make the contract. So you win the ♣ A, pull two trumps, then play a ♠ to the ♠ J. If that wins, back to your hand with a trump and play your other ♠ to the ♠ K.

to see a miracle.

But you should still ask yourself if there is some distribution that will allow you to be successful. And if there is, just assume that distribution and boldly play the cards out.

Deal 4

West Deals
None Vul

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3

6
17 11
6

West
1 NT
2 ♦
Pass
3 NT by West
Lead: ♠ Q

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5



♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

North
Pass
Pass
Pass

East
2 ♣
3 NT

South
Pass
Pass

♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

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

Balanced, 17 points. You open 1 NT. Partner's response is 2 ♣. What do you bid?

Partner's 2 ♣ is Stayman. You have no 4-card Major to show so you bid 2 ♦. Partner now says 3 NT and you pass.

West plays 3 NT. North leads ♠ Q.

Winners: ♠ 2 : ♥ 0 : ♦ 4 : ♣ 2 : Total = 8

The only thing better than being good is being lucky! You are very lucky that you didn't get a ♥ lead - now you must take advantage of your good luck.

You only need one more winner, and the ♣ suit is your best bet. You can finesse either defender for the ♣ Q so naturally you will finesse North. You dare not let North get into the lead since he can lead through dummy's ♥ K. If South gets the lead with the ♣ Q, he cannot hurt you.

Win the first trick with the ♠ A. (DO NOT HOLD UP, NORTH MAY SWITCH). Play the ♣ K then ♣ J, letting it ride if not covered. South can win the ♣ Q but cannot lead a ♥ without giving you a trick. You win whatever else he returns and make your 9 tricks. Of course you must be careful to unblock the ♦ A K Q while you still have a dummy entry to the ♦ J.

Be on the lookout for this type of situation because many times you have a finesse that can be made either way. So you finesse into the Safe hand.

Deal 5

North Deals

N-S Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 6

East Deals

E-W Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2

♥ 8 5

♦ 10 7 2

♣ A J 7



♠ K J 8

♥ K 2

♦ Q J 9 8

♣ 10 8 5 3

♠ A 7 3

♥ A Q 9 6 4

♦ A 4 3

♣ K Q

Deal 7

South Deals

Both Vul

♠ A Q 9 4

♥ 5

♦ Q 9 7 5

♣ Q J 10 6

7
11 7
15

♠ K J 6

♥ Q J 8 6 2

♦ 6 4 2

♣ 9 3



♠ 10 8 5 3

♥ 9 4

♦ K J 10

♣ K 8 7 2

♠ 7 2

♥ A K 10 7 3

♦ A 8 3

♣ A 5 4

Deal 8

West Deals

None Vul

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3

6
17 11
6

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

Deal 9

North Deals

E-W Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 10

East Deals

Both Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2

♥ 8 5

♦ 10 7 2

♣ A J 7



♠ K J 8

♥ K 2

♦ Q J 9 8

♣ 10 8 5 3

♠ A 7 3

♥ A Q 9 6 4

♦ A 4 3

♣ K Q

Deal 11

South Deals

None Vul

♠ A Q 9 4

♥ 5

♦ Q 9 7 5

♣ Q J 10 6

7
11 7
15

♠ K J 6

♥ Q J 8 6 2

♦ 6 4 2

♣ 9 3



♠ 10 8 5 3

♥ 9 4

♦ K J 10

♣ K 8 7 2

♠ 7 2

♥ A K 10 7 3

♦ A 8 3

♣ A 5 4

Deal 12

West Deals

N-S Vul

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3

6
17 11
6

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

Deal 13

North Deals

Both Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 14

East Deals

None Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2

♥ 8 5

♦ 10 7 2

♣ A J 7



♠ K J 8

♥ K 2

♦ Q J 9 8

♣ 10 8 5 3

♠ A 7 3

♥ A Q 9 6 4

♦ A 4 3

♣ K Q

Deal 15

South Deals

N-S Vul

♠ A Q 9 4
♥ 5
♦ Q 9 7 5
♣ Q J 10 6

7
11 7
15

♠ K J 6
♥ Q J 8 6 2
♦ 6 4 2
♣ 9 3



♠ 7 2
♥ A K 10 7 3
♦ A 8 3
♣ A 5 4

♠ 10 8 5 3
♥ 9 4
♦ K J 10
♣ K 8 7 2

Deal 16

West Deals

E-W Vul

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3

6
17 11
6

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5



♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

Deal 17

North Deals

None Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 18

East Deals

N-S Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2
♥ 8 5
♦ 10 7 2
♣ A J 7



♠ K J 8
♥ K 2
♦ Q J 9 8
♣ 10 8 5 3

♠ A 7 3
♥ A Q 9 6 4
♦ A 4 3
♣ K Q

Deal 19

South Deals

E-W Vul

♠ A Q 9 4
♥ 5
♦ Q 9 7 5
♣ Q J 10 6

7
11 7
15

♠ K J 6
♥ Q J 8 6 2
♦ 6 4 2
♣ 9 3



♠ 7 2
♥ A K 10 7 3
♦ A 8 3
♣ A 5 4

♠ 10 8 5 3
♥ 9 4
♦ K J 10
♣ K 8 7 2

Deal 20
West Deals
Both Vul

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3

6
17 11
6

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

Deal 21

North Deals

N-S Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 22

East Deals

E-W Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2
♥ 8 5
♦ 10 7 2
♣ A J 7



♠ K J 8
♥ K 2
♦ Q J 9 8
♣ 10 8 5 3

♠ A 7 3
♥ A Q 9 6 4
♦ A 4 3
♣ K Q

Deal 23

South Deals

Both Vul

♠ A Q 9 4
♥ 5
♦ Q 9 7 5
♣ Q J 10 6

7
11 7
15

♠ K J 6
♥ Q J 8 6 2
♦ 6 4 2
♣ 9 3



♠ 10 8 5 3
♥ 9 4
♦ K J 10
♣ K 8 7 2

♠ 7 2
♥ A K 10 7 3
♦ A 8 3
♣ A 5 4

Deal 24
 West Deals
 None Vul

♠ A 6 4
 ♥ 7 5 2
 ♦ A K Q
 ♣ K J 10 3

6
 17 11
 6

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



♠ K 8 5 3
 ♥ K 6
 ♦ J 6 5 3
 ♣ A 7 2

♠ 9 2
 ♥ A Q 8 4 3
 ♦ 10 8 7 2
 ♣ 9 4

Deal 25

North Deals

E-W Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 26
East Deals
Both Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2
♥ 8 5
♦ 10 7 2
♣ A J 7



♠ K J 8
♥ K 2
♦ Q J 9 8
♣ 10 8 5 3

♠ A 7 3
♥ A Q 9 6 4
♦ A 4 3
♣ K Q

Deal 27

South Deals

None Vul

♠ A Q 9 4
♥ 5
♦ Q 9 7 5
♣ Q J 10 6

7
11 7
15

♠ K J 6
♥ Q J 8 6 2
♦ 6 4 2
♣ 9 3



♠ 7 2
♥ A K 10 7 3
♦ A 8 3
♣ A 5 4

♠ 10 8 5 3
♥ 9 4
♦ K J 10
♣ K 8 7 2

Deal 28
 West Deals
 N-S Vul

♠ A 6 4
 ♥ 7 5 2
 ♦ A K Q
 ♣ K J 10 3

6
 17 11
 6

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



♠ K 8 5 3
 ♥ K 6
 ♦ J 6 5 3
 ♣ A 7 2

♠ 9 2
 ♥ A Q 8 4 3
 ♦ 10 8 7 2
 ♣ 9 4

Deal 29

North Deals

Both Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 30
East Deals
None Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2
♥ 8 5
♦ 10 7 2
♣ A J 7



♠ K J 8
♥ K 2
♦ Q J 9 8
♣ 10 8 5 3

♠ A 7 3
♥ A Q 9 6 4
♦ A 4 3
♣ K Q

Deal 31

South Deals

N-S Vul

♠ A Q 9 4

♥ 5

♦ Q 9 7 5

♣ Q J 10 6

7
11 7
15

♠ K J 6

♥ Q J 8 6 2

♦ 6 4 2

♣ 9 3



♠ 10 8 5 3

♥ 9 4

♦ K J 10

♣ K 8 7 2

♠ 7 2

♥ A K 10 7 3

♦ A 8 3

♣ A 5 4

Deal 32

West Deals

E-W Vul

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3

6
17 11
6

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

Deal 33

North Deals

None Vul

♠ K 9 4
♥ J 9 3
♦ K 7 2
♣ Q 10 5 4

13
9 4
14

♠ A J 2
♥ A 10 7
♦ J 10 9
♣ K 7 6 3



♠ 7 5
♥ K 6 4
♦ A Q 8 5 3
♣ A J 2

♠ Q 10 8 6 3
♥ Q 8 5 2
♦ 6 4
♣ 9 8

Deal 34
East Deals
N-S Vul

♠ Q 5
♥ J 10 7 3
♦ K 6 5
♣ 9 6 4 2

5
6 19
10

♠ 10 9 6 4 2
♥ 8 5
♦ 10 7 2
♣ A J 7



♠ K J 8
♥ K 2
♦ Q J 9 8
♣ 10 8 5 3

♠ A 7 3
♥ A Q 9 6 4
♦ A 4 3
♣ K Q

Deal 35

South Deals

E-W Vul

♠ A Q 9 4
♥ 5
♦ Q 9 7 5
♣ Q J 10 6

7
11 7
15

♠ K J 6
♥ Q J 8 6 2
♦ 6 4 2
♣ 9 3



♠ 7 2
♥ A K 10 7 3
♦ A 8 3
♣ A 5 4

♠ 10 8 5 3
♥ 9 4
♦ K J 10
♣ K 8 7 2

Deal 36

West Deals

Both Vul

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3

6
17 11
6

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4