

Deal 1North Deals
None Vul

♠ A 10 5 4
 ♥ J 5
 ♦ 9 6
 ♣ K 9 7 5 2

13
 8 9
10

♠ 8 6 2
 ♥ K 9 8 7
 ♦ A Q J 10
 ♣ 8 3

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 ♥	Pass	3 ♥
Pass	4 ♥	Pass	Pass

4 ♥ by North

Lead: ♣ 4

♠ Q 7 3
 ♥ A Q 6 4 3
 ♦ 8 5 2
 ♣ AJ



♠ K J 9
 ♥ 10 2
 ♦ K 7 4 3
 ♣ Q 10 6 4

You are North 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.

North plays 4 ♥. East leads the ♣ 4, West 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 East 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 East holding the ♦ K would work ALMOST 50% of the time but would fail when East had three protectors for the ♦ K.

Deal 2

East Deals	♠ 9 6 5
None Vul	♥ K 7
	♦ 10 9 8 5
	♣ K J 8 2
♠ A 4 2	♠ K 7 3
♥ Q J 10 5 3	♥ A 8 6 2
♦ K J 7	♦ Q 4
♣ A 3	♣ Q 7 5 4
	♠ Q J 10 8
7	♥ 9 4
15 11	♦ A 6 3 2
7	♣ 10 9 6

West North East South

3 ♥	Pass	1 ♥	Pass
Pass	Pass	4 ♥	Pass
4 ♥ by East			
Lead: ♠ Q			

You are West 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.

East would play 4 ♥.

West plays 4 ♥. North 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 South 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 3
 South Deals
 None Vul

♠ K 7 2
 ♥ 10 5 4
 ♦ K J 9 2
 ♣ 7 6 4

12
 7 6
 15

	N	
W		E
	S	

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

♠ 8 6 5
 ♥ 9 7 3
 ♦ Q 10 6 3
 ♣ A 9 2

♠ A J 9 3
 ♥ K 8 2
 ♦ A 8
 ♣ Q J 5 3

West North East South

Pass 2 ♣ Pass 2 ♣
 Pass 3 NT Pass Pass

Pass
 3 NT by South
 Lead: ♦ 2

You are South 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.

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

You hold up on this trick and East 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 East 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 West 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. West 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.

West'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, East's return of the ♦ 3 confirmed that conclusion. If East 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 4

West Deals	♠ J 5 2
None Vul	♥ 10 9 3
	♦ J 10 9 4
	♣ J 8 2

♠ A K Q 10 9 7 ♠ 8 6 3

♥ A 5 ♥ Q 7 4

♦ 7 3

N
W E
S

♣ A Q 6

♣ 9 5 4

3
19 6
12

♠ 4
♥ K J 8 6 2
♦ K Q 5
♣ K 10 7 3

West	North	East	South
1 ♠	Pass	2 ♠	Dbl
4 ♠	Pass	Pass	Pass

4 ♠ by West

Lead: ♦ J

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

You have a good hand, a very good hand. But not good enough to open 2 ♠.

Instead you open 1 ♠, partner raises to 2 ♠ and South doubles.

Some would think it clever to now redouble - to put the pressure on South maybe.

But why bother? South would just bid 3 ♥ or 3 ♦ and then you would bid 4 ♠. So save all the in-between and just bid it now.

West plays 4 ♠. North leads the ♦ J.

Losers: ♠ 0 : ♥ 1 : ♦ 1 : ♣ 2 : Total = 4

One loser to get rid of. Perhaps you could lead toward the ♥ Q? Nope, that wouldn't work because South surely has the ♥ K for his Takeout Double.

Play South for the ♣ K and finesse him out of it? That probably would work since he likely has that card for his Takeout Double.

So you take the ♦ A, pull trumps and then . . . and then you apologize to your partner. You had to be in dummy to finesse the ♣ and you were only going to be there once. You must finesse the ♣ immediately, then pull trumps.

If you decided to play for trumps to split 2-2 so you could use the ♠ 8 as an entry back to dummy for the ♣ finesse then you need to start thinking more clearly!

Deal 5

North Deals

N-S Vul

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ A J

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

N
W S E

♠ 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

13
8 9
10

Deal 6

East Deals	♠ 9 6 5
E-W Vul	♥ K 7
	♦ 10 9 8 5
	♣ K J 8 2
♠ A 4 2	♠ K 7 3
♥ Q J 10 5 3	♥ A 8 6 2
♦ K J 7	♦ Q 4
♣ A 3	♣ Q 7 5 4
7	♠ Q J 10 8
15 11	♥ 9 4
7	♦ A 6 3 2
	♣ 10 9 6



Deal 7 ♠ Q 10 4
South Deals ♥ A Q J 6
Both Vul ♦ 7 5 4
 ♣ K 10 8

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

N
W E
S

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

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



3
19 6
12 ♠ 4
 ♥ K J 8 6 2
 ♦ K Q 5
 ♣ K 10 7 3

Deal 9

North Deals

E-W Vul

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ AJ

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

N
W S E

♠ 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

13
8 9
10

Deal 10

East Deals	♠ 9 6 5
Both Vul	♥ K 7
	♦ 10 9 8 5
	♣ K J 8 2
♠ A 4 2	♠ K 7 3
♥ Q J 10 5 3	♥ A 8 6 2
♦ K J 7	♦ Q 4
♣ A 3	♣ Q 7 5 4
	♠ Q J 10 8
	♥ 9 4
	♦ A 6 3 2
15 7 7	♣ 10 9 6



Deal 11

South Deals	♠ Q 10 4
None Vul	♥ A Q J 6
	♦ 7 5 4
	♣ K 10 8
♠ K 7 2	♠ 8 6 5
♥ 10 5 4	♥ 9 7 3
♦ K J 9 2	♦ Q 10 6 3
♣ 7 6 4	♣ A 9 2
12 7 6 15	♠ A J 9 3 ♥ K 8 2 ♦ A 8 ♣ Q J 5 3

N
W E
S

Deal 12

West Deals	♠ J 5 2
N-S Vul	♥ 10 9 3
	♦ J 10 9 4
	♣ J 8 2
♠ A K Q 10 9 7	♠ 8 6 3
♥ A 5	♥ Q 7 4
♦ 7 3	♦ A 8 6 2
♣ A Q 6	♣ 9 5 4
19 3 12 6	♠ 4
	♥ K J 8 6 2
	♦ K Q 5
	♣ K 10 7 3

N
W E
S

Deal 13

North Deals

Both Vul

♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ A J

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2



♠ 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

13
8 9
10

Deal 14

East Deals

None Vul

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

W N E S

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

7
15 **11**
7♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

Deal 15 ♠ Q 10 4
South Deals ♥ A Q J 6
N-S Vul ♦ 7 5 4
 ♣ K 10 8

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

N
W E
S

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

Deal 16

West Deals	♠ J 5 2
E-W Vul	♥ 10 9 3
	♦ J 10 9 4
	♣ J 8 2
♠ A K Q 10 9 7	♠ 8 6 3
♥ A 5	♥ Q 7 4
♦ 7 3	♦ A 8 6 2
♣ A Q 6	♣ 9 5 4
19 3 12 6	♠ 4
	♥ K J 8 6 2
	♦ K Q 5
	♣ K 10 7 3

N
W E
S

Deal 17

North Deals

None Vul

♦ 8 5 2

♣ AJ

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2



♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ AJ

♠ 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

¹³
8 9
₁₀

Deal 18

East Deals

N-S Vul

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

W N E S

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

7
15 11
7♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

Deal 19 ♠ Q 10 4
South Deals ♥ A Q J 6
E-W Vul ♦ 7 5 4
 ♣ K 10 8

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

N
W E
S

♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

12
7 6
15

Deal 20 ♠ J 5 2
West Deals ♥ 10 9 3
Both Vul ♦ J 10 9 4
 ♣ J 8 2
♠ A K Q 10 9 7 ♠ 8 6 3
♥ A 5 N ♥ Q 7 4
♦ 7 3 W ♦ A 8 6 2
♣ A Q 6 S ♣ 9 5 4

3
19 6
12
 ♠ 4
 ♥ K J 8 6 2
 ♦ K Q 5
 ♣ K 10 7 3

Deal 21

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

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

13
8 9
10

N
W S E

♠ 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

Deal 22

East Deals	♠ 9 6 5
E-W Vul	♥ K 7
	♦ 10 9 8 5
	♣ K J 8 2
♠ A 4 2	♠ K 7 3
♥ Q J 10 5 3	♥ A 8 6 2
♦ K J 7	♦ Q 4
♣ A 3	♣ Q 7 5 4
7	♠ Q J 10 8
15 11	♥ 9 4
7	♦ A 6 3 2
	♣ 10 9 6



Deal 23 ♠ Q 10 4
South Deals ♥ A Q J 6
Both Vul ♦ 7 5 4
 ♣ K 10 8

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

N
W E
S

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

Deal 24

West Deals	♠ J 5 2
None Vul	♥ 10 9 3
	♦ J 10 9 4
	♣ J 8 2
♠ A K Q 10 9 7	♠ 8 6 3
♥ A 5	♥ Q 7 4
♦ 7 3	♦ A 8 6 2
♣ A Q 6	♣ 9 5 4
19 3 12 6	♠ 4
	♥ K J 8 6 2
	♦ K Q 5
	♣ K 10 7 3

N
W E
S

Deal 25

North Deals

E-W Vul

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ AJ

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2



♠ 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

13
8 9
10

Deal 26

East Deals	♠ 9 6 5
Both Vul	♥ K 7
	♦ 10 9 8 5
	♣ K J 8 2
♠ A 4 2	♠ K 7 3
♥ Q J 10 5 3	♥ A 8 6 2
♦ K J 7	♦ Q 4
♣ A 3	♣ Q 7 5 4
7	♠ Q J 10 8
15 11	♥ 9 4
7	♦ A 6 3 2
	♣ 10 9 6

W N E S

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

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

N
W E
S

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

Deal 28

West Deals	♠ J 5 2
N-S Vul	♥ 10 9 3
	♦ J 10 9 4
	♣ J 8 2
♠ A K Q 10 9 7	♠ 8 6 3
♥ A 5	♥ Q 7 4
♦ 7 3	♦ A 8 6 2
♣ A Q 6	♣ 9 5 4
19 3 12 6	♠ 4
	♥ K J 8 6 2
	♦ K Q 5
	♣ K 10 7 3

N
W E
S

Deal 29

North Deals

Both Vul

♦ 8 5 2

♣ AJ

♠ A 10 5 4

♥ J 5

♦ 9 6

♣ K 9 7 5 2



♠ Q 7 3

♥ A Q 6 4 3

♦ 8 5 2

♣ AJ

♠ 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

¹³
8 9
₁₀

Deal 30

East Deals

None Vul

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

W N E S

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

♠ Q J 10 8

♥ 9 4

♦ A 6 3 2

♣ 10 9 6

7
15 11
7

Deal 31 ♠ Q 10 4
South Deals ♥ A Q J 6
N-S Vul ♦ 7 5 4
 ♣ K 10 8

♠ K 7 2
♥ 10 5 4
♦ K J 9 2
♣ 7 6 4

12
7 6
15

N
W E
S

♠ 8 6 5
♥ 9 7 3
♦ Q 10 6 3
♣ A 9 2

♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

Deal 32 ♠ J 5 2
West Deals ♥ 10 9 3
E-W Vul ♦ J 10 9 4
 ♣ J 8 2
♠ A K Q 10 9 7 ♠ 8 6 3
♥ A 5 N ♥ Q 7 4
♦ 7 3 W E ♦ A 8 6 2
♣ A Q 6 S ♣ 9 5 4

3
19 6
12
♠ 4
♥ K J 8 6 2
♦ K Q 5
♣ K 10 7 3

Deal 33

North Deals

None Vul

♠ Q 7 3
♥ A Q 6 4 3
♦ 8 5 2
♣ A J

♠ A 10 5 4
♥ J 5
♦ 9 6
♣ K 9 7 5 2

N
W E
S

♠ 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

13
8 9
10

Deal 34

East Deals

N-S Vul

♠ 9 6 5

♥ K 7

♦ 10 9 8 5

♣ K J 8 2

♠ A 4 2

♥ Q J 10 5 3

♦ K J 7

♣ A 3

W N E S

♠ K 7 3

♥ A 8 6 2

♦ Q 4

♣ Q 7 5 4

7
15 **11**
7♠ Q J 10 8
♥ 9 4
♦ A 6 3 2
♣ 10 9 6

Deal 35 ♠ Q 10 4
South Deals ♥ A Q J 6
E-W Vul ♦ 7 5 4
 ♣ K 10 8

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

N
W E
S

♠ A J 9 3
♥ K 8 2
♦ A 8
♣ Q J 5 3

12
7 6
15

Deal 36

West Deals	♠ J 5 2
Both Vul	♥ 10 9 3
	♦ J 10 9 4
	♣ J 8 2
♠ A K Q 10 9 7	♠ 8 6 3
♥ A 5	♥ Q 7 4
♦ 7 3	♦ A 8 6 2
♣ A Q 6	♣ 9 5 4
19 3 12 6	♠ 4
	♥ K J 8 6 2
	♦ K Q 5
	♣ K 10 7 3

N
W E
S