

Deal 1

North Deals
None Vul

♠ K 8 6 4
♥ K 7 4
♦ 10 7 3
♣ Q J 3

20
9 5
6

West

Pass

3 NT by North

Lead: ♥ J

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

North

2 NT

Pass

East

Pass

Pass

South

3 NT

You are the Dealer.

With 20 HCP and balanced distribution you should open 2 NT. Do not let the good 4-card ♠ suit sway you to anything else. Partner bids 3 NT and everybody passes.

You try the ♥ Q, but West plays the ♥ K.

You need 3 more winners and at least 2 of them must come from ♠s. Furthermore you don't want West to lead ♣s through your King. Your best hope is that West holds the ♠ K so you can finesse.

So you win the ♥ A and start thinking about dummy entries. Your obvious entries are the ♦ K and ♦ J. If West holds only two small ♠s with his ♠ K, then two entries will be enough. But what if West holds ♠ K x x x ? Can you find a third entry to dummy?

If the ♦s split 3-2 the answer is YES. Play the ♦ A, then lead your ♦ 8 to dummy's ♦ J. Watch carefully to see if both defenders follow to this

trick. They do. Play a ♠ to your ♠ T, which holds the trick. Play your ♦ Q to dummy's ♦ K. Finesse the ♠ again. Return to dummy by playing your ♦ 5 to dummy's ♦ 6, then finesse the ♠ one last time.

That would have been very unlucky.

If you played your ♦ 5 too early you would not have been able to enter dummy three times even when there was a 3-2 split. That would have been very unsmart.

Deal 2

East Deals
None Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

West

3 NT

3 NT by East

Lead: ♠ 4

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2

W N
S E

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

North

Pass

East

2 NT

Pass

South

Pass

Pass

You have 6 HCP and a 5-card suit. Although you can't be sure, there is a good chance your hand will be useful to partner.

So you bid 3 NT.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♠ 4. You play dummy's ♠ 3 and South contributes the ♠ 6.

Make a Plan then

You need two more winners. You can get them in ♣s, but only if you are careful.

After you unblock the ♣ A K you will go to dummy and play the ♣ J. Then, after the ♣ Q is driven out you will return to dummy for the two ♣ winners. That means you need TWO dummy entries.

Those two entries can only be the ♠ K and ♠ J. So you absolutely MUST win the first trick in your hand with the ♠ A. Then play the ♣ A K. Over to dummy by playing ♠ 9 to ♠ J. Lead the ♣ J to drive out the ♣ Q. Win whatever they return and play ♠ Q to ♠ K to reach your two good ♣s.

You can only win 3 ♠ tricks however you play it, so you play to suit your entry needs.

Deal 3

South Deals
None Vul

♠ K 10 8 6 2
♥ Q 10 4
♦ J 8 4 3
♣ 6

9
6 8
17

♠ 7 4
♥ K 7 5 2
♦ 9 5
♣ A Q 8 4 3



♠ A J 5
♥ A 6 3
♦ A K 6
♣ J 10 9 2

♠ Q 9 3
♥ J 9 8
♦ Q 10 7 2
♣ K 7 5

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 NT
Pass	2 ♣	Pass	2 ♦
Pass	2 NT	Pass	3 NT
Pass	Pass	Pass	

3 NT by South
Lead: ♠ 6

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With a full 17 points you accept partner's game invitation and bid 3 NT.

West leads the ♠ 6 on which East plays the ♠ Q.

You need 3 more tricks, obviously coming from the ♣ suit.

But the burning question right now is what do you do at trick one. Do you win or hold up?

You should assume that West holds the ♠ K.

If you take the ♠ A right now your ♠ J 5 will provide a second stopper if it is West who gets the lead. However, if East gets the lead he will play through your holding and you may lose 4 ♠ tricks.

If you hold up you can expect East to play another ♠ through your ♠ A J and West will then establish the suit. However, in doing so he will remove any ♠ held by East.

The answer key lies in the ♣ suit. You will be finessing through West, so East is the only defender who can get the lead in ♣s. Therefore you must hold up on ♣s until the third round.

But, if you hold up your ♠ A until the third round, East will have no ♠ left when he wins the ♣ K.

Deal 4

East Deals

None Vul

♠ K J 6 5 2
 ♥ Q J 10 4 3
 ♦ 8 3
 ♣ 4

6
 7 17
 10

West

2 ♦

2 ♠

Pass

4 ♠ by West

Lead: ♥ 5

♠ 10 9 4

♥ 5

♦ Q 9 6 2

♣ A 10 9 7 2



♠ 8 7

♥ A 9 8 6 2

♦ K 7 5

♣ Q J 3

North

Pass

Pass

Pass

East

1 NT

2 ♥

4 ♠

South

Pass

Pass

Pass

♠ A Q 3

♥ K 7

♦ A J 10 4

♣ K 8 6 5

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2 ♦.

Partner says 2 ♥; what do you bid?

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2 ♦.

Partner says 2 ♥; what do you bid?

Now you show your other 5-card Major by bidding 2 ♠. This one hits the spot and partner raises to 4 ♠.

South takes the ♥ A and returns the ♥ 6 which North ruffs. North then plays the ♦ 2.

That's an odd way to show the second ♥ loser but you get the idea. You've lost 2 tricks already and it doesn't look like you can dodge the ♣ A. Soooooo, you cannot afford to lose a ♦ trick.

Take dummy's ♦ A and then play ♠ A, ♠ K, relaxing a little when both defenders follow suit both times.

Play your three high ♥s, discarding all three ♦s from dummy. Play your ♣ toward the ♣ K. North will no doubt grab his ♣ A but the rest will be yours, since you can ruff your ♦ loser in dummy.

But it was very very lucky that the ruffer happened to be the defender with three trumps!

That meant you could pull trumps with two pulls, leaving that one important one in dummy.

Deal 5

North Deals

N-S Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 6

East Deals

E-W Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 7

South Deals

Both Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 8

West Deals

None Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

Deal 9

North Deals

E-W Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 10

East Deals

Both Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 11

South Deals

None Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 12

West Deals

N-S Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

Deal 13

North Deals

Both Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 14

East Deals

None Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 15

South Deals

N-S Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 16

West Deals

E-W Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 17

North Deals

None Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 18

East Deals

N-S Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 19

South Deals

E-W Vul

♠ K 10 8 6 2
♥ Q 10 4
♦ J 8 4 3
♣ 6

9
6 8
17

♠ 7 4
♥ K 7 5 2
♦ 9 5
♣ A Q 8 4 3



♠ A J 5
♥ A 6 3
♦ A K 6
♣ J 10 9 2

♠ Q 9 3
♥ J 9 8
♦ Q 10 7 2
♣ K 7 5

Deal 20

West Deals

Both Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 21

North Deals

N-S Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 22

East Deals

E-W Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 23

South Deals

Both Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 24

West Deals

None Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 25

North Deals

E-W Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 26

East Deals

Both Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 27

South Deals

None Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 28

West Deals

N-S Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

Deal 29

North Deals

Both Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 30
East Deals
None Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 31

South Deals

N-S Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 32

West Deals

E-W Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 33

North Deals

None Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 34

East Deals

N-S Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 35

South Deals

E-W Vul

♠ K 10 8 6 2
♥ Q 10 4
♦ J 8 4 3
♣ 6

9
6 8
17

♠ 7 4
♥ K 7 5 2
♦ 9 5
♣ A Q 8 4 3



♠ A J 5
♥ A 6 3
♦ A K 6
♣ J 10 9 2

♠ Q 9 3
♥ J 9 8
♦ Q 10 7 2
♣ K 7 5

Deal 36

West Deals

Both Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5