

Deal 1

North Deals

None Vul

♠ K 9 7
♥ 8 7 6 4 2
♦ A 9
♣ 10 8 2

¹⁷
7 7
9

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 NT	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♠ 5			

♠ Q J 4
♥ Q J 3
♦ K Q J 2
♣ A J 5

N
W E
S

♠ A 10 8 5 3
♥ K 5
♦ 8 7 4 3
♣ 9 3

♠ 6 2
♥ A 10 9
♦ 10 6 5
♣ K Q 7 6 4

Partner's 2 NT bid invites you to bid game if you have a maximum hand. You aren't thrilled by all the Quacks in your hand but with 17 points you bid 3 NT.

West wins the first trick with the ♠ K and returns the ♠ 9. East plays the ♠ 3 under your ♠ J.

You need 2 more tricks, and the ♦ suit will provide them after you drive out the ♦ A.

Is that what you should do?

That is definitely NOT what you should do. East led the ♠ 5, then played the ♠ 3 to the second trick. You have seen the ♠ 4 and ♠ 2 so it is clear that East started with a 5-card suit. That means West still has a ♠. The instant you play a ♦ one of the defenders will grab the ♦ A and East will take his three more ♠ tricks.

As much as you hate to put your contract in the hands of a 50% finesse chance, that is what you must do. Forget the ♦ suit and finesse East for the ♥ K, trying for two extra tricks in ♥s.

So you have to play well and stay away from ♦s.

Deal 2
 West Deals
 None Vul

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

3		♠ 7
15 14		♥ K Q J 9 8 7 5
8		♦ A
		♣ A 8 4 2

<i>West</i> 1 NT 4 ♠ Pass 6 ♥ by East Lead: ♠ Q	<i>North</i> Pass Pass Pass	<i>East</i> 4 ♣ 6 ♥	<i>South</i> Pass Pass
<i>North</i> Pass Pass Pass	<i>East</i> 4 ♣ 6 ♥	<i>South</i> Pass Pass	
<i>East</i> 4 ♣ 6 ♥	<i>South</i> Pass Pass		
<i>South</i> Pass Pass			

about the other two?

Suppose you win the ♠ and unblock the ♦ A. Play ♥ K, then to dummy's ♥ A. Take one ♣ discard on the ♠ K, then play the ♦ Q and discard a second ♣.

It won't work. You would establish the ♦ for your last discard but you have no entry to it.

This will work. At trick 2 discard the ♦ A on dummy's ♠ K. Play the ♦ Q and discard a ♣ when North doesn't cover. South will take the ♦ K and attack ♣s but you are in control now. You win your ♣ A, pull trumps, ending in dummy, and discard the remaining 2 ♣ losers on dummy's ♦ J T.

for the full layout.

If North held the ♦ K the play would be slightly different; you would have to ruff when he covered. But the result would be the same.

Did you notice that you started with 3 ♣ losers and no ♦ loser, but you ended up losing 1 ♦ and no ♣s?

There would be nothing wrong with a transfer bid here, but probably no advantage either. What you really want to know is how many Aces partner has. So you ask him with a Gerber 4 ♣ bid.

Partner says 4 ♪ (2 Aces), what do you bid?

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Looking at three possible ♣ losers you bid 6 ♥.

The first trick is easy; you win with dummy's ♣ A.

It can't do any good to ruff your fourth ♣ in dummy because you would have to lose two before that could happen. Of course one of your ♣s can be discarded on dummy's ♠ K but what

Deal 3	♠ 8 4 3		
South Deals	♥ 9 5		
None Vul	♦ A 7 3		
	♣ K Q 9 5 3		
♠ Q J	♠ 10 7 6 5		
♥ K Q 3	♥ J 10 6 2		
♦ Q J 10 9 6 5	♦ 8		
♣ 7 6	♣ A 8 4 2		
	♠ A K 9 2		
9	♥ A 8 7 4		
11 5	♦ K 4 2		
15	♣ J 10		
West	North	East	South
			1 NT
2 ♦	2 NT	Pass	3 ♣
Pass	3 NT	Pass	Pass
Pass			
3 NT by South			
Lead: ♦ Q			

Partner's 2 NT is the lebensohl convention. He requests that you bid 3 ♣ as a relay, which you do. Partner now bids 3 NT. What do you say?

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When partner bids 3 NT AFTER the lebensohl 2 NT, he is suggesting you play there, and he guarantees a stopper in their suit. You are happy to pass.

West attacks in ♦s and you must make an immediate choice. Hold up, win in dummy, or win in your hand.

First decide about what to do at trick #1. If you hold up and West plays another ♦, no harm will be done. But probably no good will be done either because West is likely to have 6 ♦s, leaving East with just a singleton anyway. But what if West pockets the one ♦ trick and switches to ♥s, a suit where you only have one stopper? Since that might turn out badly, you should NOT hold up.

As to which hand to win it in, that's easy. You need to preserve any dummy entries that you can so you win the first trick with your ♦ K.

Now you establish some ♣ winners. You play the ♣ J and both defenders play low.

You have to assume that defenders good enough to hold up their ♣ A at the first opportunity will be good enough to do it on the second play also. But you can thwart them by next playing your ♣ T and overtaking with dummy's ♣ Q. Even if they do hold up again you can continue with another ♣ from dummy to establish the suit while you still have the ♦ A for an entry.

Then you will lose all those ♣ tricks in dummy.

Deal 4
 South Deals
 None Vul

♠ 5 3 ♥ A J 8 6 2 ♦ 7 5 2 ♣ K J 9 2 9 15 14	♠ 10 9 6 4 ♥ 7 4 ♦ 9 6 3 ♣ Q 8 4 2 ♠ K J 7 ♥ K 5 3 ♦ A Q J 8 ♣ 7 5 3	♠ A Q 8 2 ♥ Q 10 9 ♦ K 10 4 ♣ A 10 6
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<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
			1 ♦
1 NT	Pass	2 ♦	Pass
2 ♥	Pass	3 NT	Pass
4 ♥	Pass	Pass	Pass
4 ♥ by West			
Lead: ♦ 9			

first trick with the ♦ A, then plays ♦ Q. You take your ♦ K now, fearing that the next one could be ruffed by South.

You hope North, who opened the bidding, (as South before the hands were rotated), will have the ♠ K, which would reduce your losers to 4.

You win the second ♦ and play your ♥ Q, taken by North with the ♥ K. He cashes the ♥ J, South following, then exits with a small ♥.

Win this trump and play one more, pulling North's last trump and ending in dummy. Play a ♠ to your ♠ Q (which wins) then play ♠ A and ruff a ♠ in dummy. North follows with the ♠ 7, ♠ J and ♠ K. Now you must try the ♣ finesse, but through whom?

Is it a 50-50 guess? Or is North more likely to have the ♣ Q since he had the opening hand?

No, it is not a 50-50 guess. No, North doesn't have the ♣ Q, South does. If you watched the cards that North has played you will realize he started with 3-3-4-3 distribution. You will also know that he started with 14 points outside the ♣ suit. If he had the ♣ Q he would have a balanced 16 point hand and would have opened 1 NT, not 1 ♦. So South has the ♣ Q.

But if you don't pay attention on all To of them you will miss the one time where your attention was needed.

The question is: Do you use Transfers after a 1 NT OVERCALL? And in particular, can you bid the opponent's suit and have it mean a transfer instead of a cue-bid? This is something you and your partner need to agree on - as for me and my partner, we think 2 ♦ is a transfer. Partner replies 2 ♥. What do you say now?

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With 10 points you are between Invitational and Game-forcing. Which means you bid either 2 NT or 3 NT, whichever suits your fancy. Today let's say it is 3 NT which partner converts to 4 ♥.

The contract would be 4 ♥ played by West.

To make East the declarer ROTATE.

East plays 4 ♥. South leads the ♦ 9. North wins the first trick with the ♦ A, then plays ♦ Q. You take your ♦ K now, fearing that the next one could be ruffed by South.

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You win the second ♦ and play your ♥ Q, taken by North with the ♥ K. He cashes the ♥ J, South following, then exits with a small ♥.

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Deal 5

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

N
W E
S

17
7 7
9

♠ 6 2
♥ A 10 9
♦ 10 6 5
♣ K Q 7 6 4

Deal 6

East Deals

E-W Vul

♠ 9 8 3 2

♥ 10 4

♦ 9 7 6 3

♣ K 10 5

♠ A K 5 4

♥ A 3 2

♦ Q J 10

♣ J 7 6

N
W E
S

♠ 7

♥ K Q J 9 8 7 5

♦ A

♣ A 8 4 2

♠ Q J 10 6

♥ 6

♦ K 8 5 4 2

♣ Q 9 3

3
15 14
8

Deal 7 ♠ 8 4 3
South Deals ♥ 9 5
Both Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 ♠ A K 9 2
 ♥ A 8 7 4
 ♦ K 4 2
 ♣ J 10



9
11 5
15

Deal 8

West Deals

None Vul

♠ 10 9 6 4

♥ 7 4

♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W E
S

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

2
9 15
14

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

Deal 9

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

N
W E
S

17
7 7
9
♠ 6 2
♥ A 10 9
♦ 10 6 5
♣ K Q 7 6 4

Deal 10
East Deals
Both Vul

♠ A K 5 4
♥ A 3 2
♦ Q J 10
♣ J 7 6

3
15 14
8

N
W E
S

♠ 9 8 3 2
♥ 10 4
♦ 9 7 6 3
♣ K 10 5

♠ 7
♥ K Q J 9 8 7 5
♦ A
♣ A 8 4 2

♠ Q J 10 6
♥ 6
♦ K 8 5 4 2
♣ Q 9 3

Deal 11 ♠ 8 4 3
South Deals ♥ 9 5
None Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 ♠ A K 9 2
 ♥ A 8 7 4
 ♦ K 4 2
 ♣ J 10

 9
 11 5
 15



Deal 12

West Deals

N-S Vul

♠ 10 9 6 4

♥ 7 4

♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W S E

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

2
9 15

14

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

Deal 13 ♠ Q J 4
North Deals ♥ Q J 3
Both Vul ♦ K Q J 2
 ♣ A J 5

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

N
W E
S

♠ 6 2
17 ♥ A 10 9
7 ♦ 10 6 5
9 ♣ K Q 7 6 4

Deal 14

East Deals

None Vul

♠ A K 5 4

♥ A 3 2

♦ Q J 10

♣ J 7 6

♠ 9 8 3 2

♥ 10 4

♦ 9 7 6 3

♣ K 10 5

W N E S

♠ 7

♥ K Q J 9 8 7 5

♦ A

♣ A 8 4 2

♠ Q J 10 6

♥ 6

♦ K 8 5 4 2

♣ Q 9 3

3
15 14
8

Deal 15 ♠ 8 4 3
South Deals ♥ 9 5
N-S Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 ♠ A K 9 2
 ♥ A 8 7 4
 ♦ K 4 2
 ♣ J 10



9
11 5
15

Deal 16

West Deals

E-W Vul

♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W S E

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

2
9 15
14

Deal 17

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

N
W E
S

17
7 7
9

♠ 6 2
♥ A 10 9
♦ 10 6 5
♣ K Q 7 6 4

Deal 18

East Deals

N-S Vul

♠ 9 8 3 2

♥ 10 4

♦ 9 7 6 3

♣ K 10 5

♠ A K 5 4

♥ A 3 2

♦ Q J 10

♣ J 7 6

W N E S

♠ 7

♥ K Q J 9 8 7 5

♦ A

♣ A 8 4 2

♠ Q J 10 6

♥ 6

♦ K 8 5 4 2

♣ Q 9 3

3
15 14
8

Deal 19 ♠ 8 4 3
South Deals ♥ 9 5
E-W Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 ♠ A K 9 2
 ♥ A 8 7 4
 ♦ K 4 2
 ♣ J 10



9
11 5
15

Deal 20 ♠ 10 9 6 4

West Deals ♥ 7 4

Both Vul ♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W E
S

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

2
9 15
14

Deal 21 ♠ Q J 4
North Deals ♥ Q J 3
N-S Vul ♦ K Q J 2
 ♣ A J 5

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

N
W E
S

♠ 6 2
♥ A 10 9
♦ 10 6 5
♣ K Q 7 6 4

¹⁷
7 7
9

Deal 22

East Deals

E-W Vul

♠ 9 8 3 2

♥ 10 4

♦ 9 7 6 3

♣ K 10 5

♠ A K 5 4

♥ A 3 2

♦ Q J 10

♣ J 7 6

N
W E
S

♠ 7

♥ K Q J 9 8 7 5

♦ A

♣ A 8 4 2

♠ Q J 10 6

♥ 6

♦ K 8 5 4 2

♣ Q 9 3

3
15 14
8

Deal 23 ♠ 8 4 3
South Deals ♥ 9 5
Both Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 9
 11 5
 15
♠ A K 9 2
♥ A 8 7 4
♦ K 4 2
♣ J 10



Deal 24

West Deals

None Vul

♠ 10 9 6 4

♥ 7 4

♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W E
S

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

2
9 15
14

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

Deal 25 ♠ Q J 4
North Deals ♥ Q J 3
E-W Vul ♦ K Q J 2
 ♣ A J 5
♠ K 9 7 ♠ A 10 8 5 3
♥ 8 7 6 4 2 ♥ K 5
♦ A 9 ♦ 8 7 4 3
♣ 10 8 2 ♣ 9 3

N
W E
S

17
7 7
9
♠ 6 2
♥ A 10 9
♦ 10 6 5
♣ K Q 7 6 4

Deal 26

East Deals

Both Vul

♠ 9 8 3 2

♥ 10 4

♦ 9 7 6 3

♣ K 10 5

♠ A K 5 4

♥ A 3 2

♦ Q J 10

♣ J 7 6

N
W E
S

♠ 7

♥ K Q J 9 8 7 5

♦ A

♣ A 8 4 2

♠ Q J 10 6

♥ 6

♦ K 8 5 4 2

♣ Q 9 3

3
15 14
8

Deal 27 ♠ 8 4 3
South Deals ♥ 9 5
None Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 ♠ A K 9 2
 ♥ A 8 7 4
 ♦ K 4 2
 ♣ J 10

 9
 11 5
 15



Deal 28

West Deals

N-S Vul

♠ 10 9 6 4

♥ 7 4

♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W S E

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

2
9 15
14

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

Deal 29 ♠ Q J 4
North Deals ♥ Q J 3
Both Vul ♦ K Q J 2
 ♣ A J 5

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

N
W E
S

17
7 7
9

♠ 6 2
♥ A 10 9
♦ 10 6 5
♣ K Q 7 6 4

Deal 30

East Deals

None Vul

♠ 9 8 3 2

♥ 10 4

♦ 9 7 6 3

♣ K 10 5

♠ A K 5 4

♥ A 3 2

♦ Q J 10

♣ J 7 6

N
W E
S

♠ 7

♥ K Q J 9 8 7 5

♦ A

♣ A 8 4 2

♠ Q J 10 6

♥ 6

♦ K 8 5 4 2

♣ Q 9 3

3
15 14
8

Deal 31 ♠ 8 4 3
South Deals ♥ 9 5
N-S Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 9
 11 5
 15
♠ A K 9 2
♥ A 8 7 4
♦ K 4 2
♣ J 10

N
W E
S

Deal 32

West Deals

E-W Vul

♠ 10 9 6 4

♥ 7 4

♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W E
S

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

2
9 15
14

♥ K 5 3

♦ A Q J 8

♣ 7 5 3

Deal 33

North Deals	♠ Q J 4
None Vul	♥ Q J 3
	♦ K Q J 2
	♣ A J 5
♠ K 9 7	♠ A 10 8 5 3
♥ 8 7 6 4 2	♥ K 5
♦ A 9	♦ 8 7 4 3
♣ 10 8 2	♣ 9 3
17 7 7 9	♠ 6 2 ♥ A 10 9 ♦ 10 6 5 ♣ K Q 7 6 4



Deal 34

East Deals

N-S Vul

♠ 9 8 3 2

♥ 10 4

♦ 9 7 6 3

♣ K 10 5

♠ A K 5 4

♥ A 3 2

♦ Q J 10

♣ J 7 6

W N E S

♠ 7
♥ K Q J 9 8 7 5
♦ A
♣ A 8 4 2

♠ Q J 10 6

♥ 6

♦ K 8 5 4 2

♣ Q 9 3

3
15 14
8

Deal 35 ♠ 8 4 3
South Deals ♥ 9 5
E-W Vul ♦ A 7 3
 ♣ K Q 9 5 3

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

 9
 11 5
 15
♠ A K 9 2
♥ A 8 7 4
♦ K 4 2
♣ J 10



Deal 36

West Deals

Both Vul

♠ 10 9 6 4

♥ 7 4

♦ 9 6 3

♣ Q 8 4 2

♠ 5 3

♥ A J 8 6 2

♦ 7 5 2

♣ K J 9

N
W E
S

♠ A Q 8 2

♥ Q 10 9

♦ K 10 4

♣ A 10 6

♠ K J 7

2
9 15
14

♥ K 5 3

♦ A Q J 8

♣ 7 5 3