

**Deal 1**

North Deals

None Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15  
7 7  
11

West

Pass

3 NT by North

Lead: ♥ 3

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2

	N	
W		E
	S	

♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

North

1 NT

Pass

East

Pass

Pass

South

3 NT

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

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

First things first. Win the first ♥, do not hold up. East's ♥ 3 indicates he has led a 4-card suit so a hold-up wouldn't help you. And if you did hold up they might pocket their ♥ trick and switch to ♦s, a suit you are no better off in.

You need to get one more winner and it will have to be a ♠ winner. You could lead toward the ♠Q, winning a trick if East holds BOTH the ♠A and ♠K. Or you could finesse the ♠T, gaining a trick if East holds the ♠J. Obviously the second choice is more likely.

Having won the first ♥ trick in your hand, play a small ♠ and finesse the ♠T. Suppose West wins the ♠K and returns a ♥. Take your ♥ A and play another ♠, going up with the ♠Q if East plays low. If the ♠Q wins, take your 9 tricks and run.

Whenever the ♠A and ♠K are in different hands, the only thing that matters is the location of the ♠J.

So it is basically a 50% chance.

**Deal 2**

South Deals  
None Vul

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

6  
6 8  
20

♠ Q 9 6 2  
♥ A 6 5  
♦ 8 6 4  
♣ 6 5 3



♠ A J 10 8  
♥ K 4  
♦ Q 5 3  
♣ A K Q J

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

West	North	East	South
			2 NT
Pass	3 ♣	Pass	3 ♠
Pass	4 ♠	Pass	Pass
Pass			
4 ♠ by South			
Lead: ♦ 2			

South is to play 4 ♠. West leads the ♦ 2. The defenders win 3 ♦ tricks, then play a ♣.

Losers: ♠ = 0 or 1   ♥ = 0   ♦ = 3   ♣ = 0  
Total = 3 or 4

Since you have already lost 3 ♦ tricks you cannot also lose a ♠ trick. That means East will have to have the ♠ K and it also means that you will have to be careful with your finessing.

In your hand with a ♣ you play over to dummy's ♥ A. Now lead the ♠ Q from dummy and when East plays low play the ♠ J (or T) from your hand.

The ♠ Q held the trick so you are still in dummy. Play the ♠ 9, and when East doesn't cover, play your ♠ 8 under it.

West shows out on this trick and you are

glad you played so carefully. Play one more ♠, finessing East's ♠ K again, then play your ♠ A and the rest of your winners.

True, the chances of East holding 4 ♠s to the King are pretty small, but it costs you nothing to protect yourself against that holding.

And the rewards are great.

**Deal 3**

North Deals  
None Vul

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

18  
7 5  
10

West	North	East	South
	1 ♦	Pass	2 ♣
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♥ 7			

♠ A K 3  
♥ K 4  
♦ A K 6 5  
♣ J 7 6 2



♠ Q 10 7  
♥ 10 5  
♦ Q 7 2  
♣ A Q 10 8 5

♠ J 8 4  
♥ Q J 8 7 3  
♦ J 9 4  
♣ 9 4

North is to play 3 NT. East leads the ♥ 7.  
West takes the ♥ A and returns the ♥ 2.

Winners: ♠=3 ♥=1 ♦=3 ♣=1 Total = 8

You need one more winner and ♣s is your best suit. If the ♣ K is in East's hand you can finesse it for 12 tricks. But if the ♣ K is in West's hand you will lose that trick and at least 4 ♥s.

Before you put all your eggs in the ♣ finesse basket there is one thing you should do first.

You should test the ♦ suit by playing ♦ Q, ♦ K, ♦ A. Both defenders follow three times and your ♦ 6 has become a winner, which you cash.

Now you have a problem. You have won 5 tricks so far and you have 4 more winners ready to take. So you can take your 9 tricks and run, or you can finesse the ♣ trying for 3 overtricks. It's your decision, but to see how your decision would have turned out.

But at Match Point Pairs the reward would be much greater, a probable very high board. Of course with this layout it might have gotten you a bottom board.

**Deal 4**

South Deals

None Vul

♠ 10 8 5 2  
 ♥ Q J 9 4 3  
 ♦ Q 4  
 ♣ J 9

8  
 6 7  
 19

West

Pass

Pass

3 NT by South

Lead: ♥ Q

♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ 10 5 4



♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

North

2 ♦

Pass

East

Pass

Pass

South

1 ♦

3 NT

South is to play 3 NT. West leads the ♥ Q.

Winners: ♠=1 ♥=2 ♦=1 ♣=3 Total = 7

You need two more winners and ♦s is your longest combined suit. But you can only establish one extra winner in ♦s, and before you could even do that the defenders would have taken a bunch of ♥ tricks.

So you must turn to the ♠s for the extra two winners.

You win the first ♥ and lead . . . which ♠? If you play the ♠ Q you will go down, even if West has the ♠ K. He would cover and you would be held to just 2 ♠ tricks.

The only way to get 3 tricks from this holding is to play East for the ♠ K. So play

a ♠ to dummy's ♠ A and then a small ♠ back toward your ♠ Q J. Here East puts the ♠ K on and you are home-free.

If it had not dropped you would just have played a third round of ♠s, hoping for a 3-3 split in the suit.

again.