

Deal 1

North Deals	♠ 8 7 3
None Vul	♥ A K 2
	♦ K 8 3
	♣ A J 5 2

♠ K 9 6 2	♠ A J 4		
♥ J 9 5	♥ Q 10 7 3		
♦ Q J 6 2	♦ 10 9 4		
♣ 10 7	♣ 9 4 3		
15 7 7 11	♠ Q 10 5 ♥ 8 6 4 ♦ A 7 5 ♣ K Q 8 6		
West	North	East	South
Pass	1 NT	Pass	3 NT
3 NT by North			
Lead: ♥ 3			

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
 East Deals
 None Vul
 ♠ Q 9 6 2
 ♥ A 6 5
 ♦ 8 6 4
 ♣ 6 5 3

8
6 20
6

N
W E
S

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

♠ A J 10 8
 ♥ K 4
 ♦ Q 5 3
 ♣ A K Q J

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

East is to play 4 ♠. South 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 North 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 North 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 North doesn't cover, play your ♠ 8 under it.

South shows out on this trick and you are glad you played so carefully. Play one more ♠, finessing North's ♠ K again, then play your ♠ A and the rest of your winners.

True, the chances of North 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

South Deals
None Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

West North East South
Pass 2 ♣ Pass 3 NT

Pass
3 NT by South
Lead: ♥ 7

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5

N
W E
S

♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

South is to play 3 NT. West leads the ♥ 7. East 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 West's hand you can finesse it for 12 tricks. But if the ♣ K is in East'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

West Deals

None Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

19 6
8 7

	N	
W		E
	S	

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

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

3 NT by West
Lead: ♥ Q

The only way to get 3 tricks from this holding is to play South for the ♠ K. So play a ♠ to dummy's ♠ A and then a small ♠ back toward your ♠ Q J. Here South 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.

West is to play 3 NT. North 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 North 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 South for the ♠ K. So play a ♠ to dummy's ♠ A and then a small ♠ back toward your ♠ Q J. Here South puts the ♠ K on and you are home-free.

Deal 5
 South Deals
 None Vul

♠ K J 8 4 ♥ 10 9 4 2 ♦ Q J 10 5 ♣ 5 13 7 7 13 ♣ 10 9 6 3	♠ Q 3 ♥ K Q 5 ♦ K 9 4 2 ♣ Q J 7 4 ♠ A 7 5 ♥ A J 3 ♦ A 8 6 ♣ 10 9 6 2	♠ 10 9 6 2 ♥ 8 7 6 ♦ 7 3 ♣ A K 8 2	
<i>West</i> Pass Pass 3 NT by North Lead: ♣ A	<i>North</i> 2 NT Pass	<i>East</i> Pass Pass	<i>South</i> 1 ♣ 3 NT

North is to play 3 NT. East leads the ♣ A, then ♣ K, ♣ 2. West follows once, then discards a ♠ and a ♥.

West follows once, then discards a ♠ and a ♥.

Winners: ♠=1 ♥=3 ♦=2 ♣=2 Total = 8

There are two possibilities for getting an extra winner. If the ♦s are splitting 3-3 you could play ♦ A, ♦ K and another ♦ and establish the thirteenth ♦ as a winner. Or you could play West for the ♠ K and lead toward your ♠ Q.

The chance of West holding the ♠ K is a little greater than 50%. (it is higher than the usual 50% because we know he started with only one ♠, giving him more spaces for other cards).

The chance of ♦s splitting 3-3 is about 40%.

So you should enter dummy with a ♥ and play a small ♠ toward your ♠ Q.

Did it work? to see.

The problem is that you might run into this very distribution. You would establish a ♦ for West and when you played a ♠ from dummy West would jump up with the ♠ K and cash his winning ♦ for down 1.

Deal 6

South Deals	♠ 10 8 7 6
None Vul	♥ 10 6 4 2
	♦ 8 2
	♣ 10 7 3

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



o	♠ K J 3
11 17	♥ Q 7 3
12	♦ K Q J 9 5
	♣ 8 4

West	North	East	South
Pass	Pass	1 NT	Pass
3 NT	Pass	Pass	Pass
3 NT by East			
Lead: ♦ K			

East is to play 3 NT. South leads the ♦ K.

Winners: ♠=1 ♥=2 ♦=1 ♣=4 Total = 8

You only need one more winner. If North has the ♠ K or the ♥ Q a simple finesse will give you the trick.

There are two problems though. The first one is that if South gets in he may take too many ♦ tricks. But the bigger problem is that North cannot possibly have either of those two high cards. You and dummy together hold 28 HCP and South must surely hold the other 12 since he opened the bidding. Neither simple finesse will work so you must try what is called a Backward Finesse.

Hold up the ♦ A until the third round to confirm that North has only 2. He does.

Then play four rounds of ♣s ending in your hand.

Now play the ♥ J. If South doesn't cover, you will let it ride for your ninth trick. But South does cover so you must take dummy's ♥ A. Next play a small ♥ from dummy and finesse the ♥ 9, hoping North has the ♥ T. This is the Backward Finesse.

for the complete Deal to see if it worked.

Like this time.

By the way. Those of you with great short-term memories might think they have seen this hand before. Well, you ALMOST have. Deal 8 has an almost identical layout but a much simpler theme. Check it out.

Deal 7 ♠ 8 7 3
South Deals ♥ A K 2
Both Vul ♦ K 8 3
 ♣ A J 5 2

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

N
W E
S

15
7 7
11

♠ Q 10 5
♥ 8 6 4
♦ A 7 5
♣ K Q 8 6

Deal 8

West Deals

None Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N
W E
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7
8
6 20
6

♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

Deal 9

North Deals

E-W Vul

♠ 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

10
5
18



♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Deal 10

East Deals

Both Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

N
W E
S

♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ 10 5 4

♠ K 9

♥ 10 8 6

♦ K J 9

♣ 8 7 6 3 2

6
19 8
7

Deal 11

South Deals	♠ Q 3
None Vul	♥ K Q 5
	♦ K 9 4 2
	♣ Q J 7 4
♠ K J 8 4	♠ 10 9 6 2
♥ 10 9 4 2	♥ 8 7 6
♦ Q J 10 5	♦ 7 3
♣ 5	♣ A K 8 2
13 7 7 13	♠ A 7 5
	♥ A J 3
	♦ A 8 6
	♣ 10 9 6 3



Deal 12West Deals
N-S Vul

♠ 10 8 7 6

♥ 10 6 4 2

♦ 8 2

♣ 10 7 3

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

♠ A Q 5

♥ K J 9

♦ A 10 4

♣ Q J 9 2

o
11 17
12♠ K J 3
♥ Q 7 3
♦ K Q J 9 5
♣ 8 4

Deal 13

North Deals
Both Vul

♠ K 9 6 2
♥ J 9 5
♦ Q J 6 2
♣ 10 7



♠ 8 7 3
♥ A K 2
♦ K 8 3
♣ A J 5 2

♠ A J 4
♥ Q 10 7 3
♦ 10 9 4
♣ 9 4 3

♠ Q 10 5
♥ 8 6 4
♦ A 7 5
♣ K Q 8 6

15
7 **7**
11

Deal 14

East Deals

None Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N
W E
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7
8
6 20
6

♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

Deal 15

South Deals

N-S Vul

♠ 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

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

10

5

18

W N E
S

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Deal 16

West Deals

E-W Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q



♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ 10 5 4

♠ K 9

♥ 10 8 6

♦ K J 9

♣ 8 7 6 3 2

6
19 8
7

Deal 17

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

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

13 ♠ A 7 5
7 ♥ A J 3
13 ♦ A 8 6
 ♣ 10 9 6 3



Deal 18

East Deals

N-S Vul

♠ 10 8 7 6

♥ 10 6 4 2

♦ 8 2

♣ 10 7 3

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

N
W E
S

♠ A Q 5

♥ K J 9

♦ A 10 4

♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

o
11 **17**
12

Deal 19

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

N
W E
S

Deal 20

West Deals

Both Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N
W E
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7
8
6 20
6
♣ 9 8 4 2

Deal 21

North Deals

N-S Vul

♠ 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

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

10

5

18

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2



Deal 22

East Deals

E-W Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

N
W E
S

♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ 10 5 4

♠ K 9

♥ 10 8 6

♦ K J 9

♣ 8 7 6 3 2

6
19 8
7

Deal 23

South Deals	♠ Q 3
Both Vul	♥ K Q 5
	♦ K 9 4 2
	♣ Q J 7 4
♠ K J 8 4	♠ 10 9 6 2
♥ 10 9 4 2	♥ 8 7 6
♦ Q J 10 5	♦ 7 3
♣ 5	♣ A K 8 2
13 7 7 13	♠ A 7 5 ♥ A J 3 ♦ A 8 6 ♣ 10 9 6 3



Deal 24

West Deals

None Vul

♠ 10 8 7 6

♥ 10 6 4 2

♦ 8 2

♣ 10 7 3

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

N
W E
S

♠ A Q 5

♥ K J 9

♦ A 10 4

♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

o
11 **17**
12

Deal 25

North Deals

E-W Vul

♠ 8 7 3
♥ A K 2
♦ K 8 3
♣ A J 5 2

♠ K 9 6 2
♥ J 9 5
♦ Q J 6 2
♣ 10 7

	N	
W		E
	S	

♠ A J 4
♥ Q 10 7 3
♦ 10 9 4
♣ 9 4 3

15
7 7
11

♠ Q 10 5
♥ 8 6 4
♦ A 7 5
♣ K Q 8 6

Deal 26

East Deals

Both Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N
W E
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

8
6 20
6♠ 7
♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

Deal 27

South Deals

None Vul

♠ 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



♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

10

5

18

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Deal 28

West Deals

N-S Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

N
W E
S

♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ 10 5 4

♠ K 9

♥ 10 8 6

♦ K J 9

♣ 8 7 6 3 2

6
19 8
7

Deal 29

North Deals
Both Vul

♠ K J 8 4
♥ 10 9 4 2
♦ Q J 10 5
♣ 5

♠ Q 3
♥ K Q 5
♦ K 9 4 2
♣ Q J 7 4

♠ 10 9 6 2
♥ 8 7 6
♦ 7 3
♣ A K 8 2

N
W E
S

13
7 7
13
♠ A 7 5
♥ A J 3
♦ A 8 6
♣ 10 9 6 3

Deal 30

East Deals

None Vul

♠ 10 8 7 6

♥ 10 6 4 2

♦ 8 2

♣ 10 7 3

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

N
W E
S

♠ A Q 5

♥ K J 9

♦ A 10 4

♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

o
11 **17**
12

Deal 31

South Deals
N-S Vul

♠ K 9 6 2
♥ J 9 5
♦ Q J 6 2
♣ 10 7

N
W E
S

15
7 7
11

♠ Q 10 5
♥ 8 6 4
♦ A 7 5
♣ K Q 8 6

♠ 8 7 3
♥ A K 2
♦ K 8 3
♣ A J 5 2

♠ A J 4
♥ Q 10 7 3
♦ 10 9 4
♣ 9 4 3

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

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

N
W E
S

♠ 7
8
6 20
6
♣ 9 8 4 2

Deal 33

North Deals

None Vul

♠ 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

10
5
18



♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

Deal 34

East Deals

N-S Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

N
W E
S

♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ 10 5 4

♠ K 9

♥ 10 8 6

♦ K J 9

♣ 8 7 6 3 2

19
6
8
7

Deal 35

South Deals
E-W Vul

♠ K J 8 4
♥ 10 9 4 2
♦ Q J 10 5
♣ 5

13
7 7
13

♠ Q 3
♥ K Q 5
♦ K 9 4 2
♣ Q J 7 4

N
W E
S

♠ 10 9 6 2
♥ 8 7 6
♦ 7 3
♣ A K 8 2

♠ A 7 5
♥ A J 3
♦ A 8 6
♣ 10 9 6 3

Deal 36

West Deals

Both Vul

♠ 10 8 7 6

♥ 10 6 4 2

♦ 8 2

♣ 10 7 3

♠ 9 4 2

♥ A 8 5

♦ 7 6 3

♣ A K 6 5

N
W E
S

♠ A Q 5

♥ K J 9

♦ A 10 4

♣ Q J 9 2

♠ K J 3

♥ Q 7 3

♦ K Q J 9 5

♣ 8 4

o
11 **17**
12