

**Deal 1**

North Deals

None Vul

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

<sup>15</sup>  
3    11  
11

West      North      East      South  
Pass      Pass      Pass      3 NT

3 NT by North

Lead: ♥ Q

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

N  
W   E  
S

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

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

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

Winners: ♠=0 ♥=2 ♦=4 ♣=1 Total = 7

Needing two more winners you will have to make both the ♠ K and ♠ Q. This will only be possible if East holds the ♠ A. Win the first trick (if you don't East might switch to ♣s) and play a small ♠ toward dummy's ♠ Q. It holds the trick.

You should take your four ♦ winners now, being sure to end up in your hand. Then play another small ♠ toward dummy's ♠ K. This also wins.

You have now won 7 tricks so don't mess around now. Take your two Aces and let them have the last four tricks.

A Simple Finesse has only a 50% success rate. That's why we only take finesses as a last resort.

**Deal 2**

West Deals	♠ K J 5 2
None Vul	♥ 7 5 3
	♦ Q 10
	♣ K Q 10 5

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

18	11	♠ 10 4 3
6		♥ 9 8 2
5		♦ K J 6 3
		♣ J 9 7



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

the time. The other half they lose.

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

Winners: ♠=1 ♥=5 ♦=1 ♣=1 Total = 8

You need just one more winner. Since South probably has 4 ♦s you will not be able to establish a trick in that suit, so your only hope is the ♠ Q. You win the first ♦ so they don't get a chance to switch to ♣s, a suit you are worse off in. Then take your 5 ♥ tricks, ending in dummy.

You can't put it off any longer so play a small ♠ from dummy and put the ♠ Q on. If it wins you will make your contract, if it loses you won't.

to find out which.

But remember, finesse only work half

**Deal 3**

North Deals  
None Vul

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

7  
8 5  
20

♠ 6 5 3  
♥ 8 6 4 2  
♦ K 6  
♣ K J 5 2



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

♠ K 8 2  
♥ A K  
♦ A 8 5 3  
♣ A Q 8 7

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

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

Needing one more winner you should see right away that it cannot come from ♥s, ♦s, or ♣s. That means you must hope that East has the ♠A. Win the first ♥, then play your 4 ♣ winners ending in dummy.

The moment of truth. You lead a small ♠ from dummy. East plays low and you play the ♠K.

Unfortunately West takes your ♠K with the ♠A. He then plays another ♥ and you at least make 8 tricks but have no hope for a ninth one so you go down 1.

to see the bad news.

Welcome to the real world.

**Deal 4**

West Deals	♠ K Q 9 3
None Vul	♥ 10
	♦ K 10 6 5
	♣ 10 7 3 2

♠ A 7 4	♠ 8 6 2
♥ K Q J 9 7 5	♥ 8 4 3 2
♦ 8	♦ A Q 7 4
♣ K Q J	♣ 9 5
8 16 6 10	♠ J 10 5 ♥ A 6 ♦ J 9 3 2 ♣ A 8 6 4

West	North	East	South
1 ♥	Pass	2 ♥	Pass
4 ♥	Pass	Pass	Pass

4 ♥ by West

Lead: ♠ K

West is to play 4 ♥. North leads the ♠ K.

Losers: ♠=2 ♥=1 ♦=0 ♣=1 Total = 4

North found the best opening lead for his side, exposing your ♠ losers before you could establish the ♣ suit for a discard. If you start to pull trumps right away the defense will grab the ♥ A, then take their two ♠ tricks and you will still have the ♣ A that you cannot avoid.

Other than the ♦ A the only useful card in dummy is the ♦ Q so you must try to make a winner out of that for a discard. So win the ♠ A, lead your singleton ♦ and finesse the ♦ Q. Your luck has returned, the ♦ Q wins and you discard one of your ♠ losers on the ♦ A.

At this point you have not lost any tricks, and you can see that you have only 3 losers remaining in your hand. So you start pulling trumps and establishing the ♣s.

The risk was worthwhile though since it gave you your only chance of making the contract.

**Deal 5**

South Deals

None Vul

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

<sup>12</sup>  
4 5  
<sup>19</sup>

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



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

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

West      North      East      South  
Pass      2 NT      Pass      1 ♣

Pass      Pass      Pass      6 NT

6 NT by North

Lead: ♠ 3

North is to play 6 NT. East leads the ♠ 3.

Winners: ♠=4 ♥=1 ♦=5 ♣=1 Total = 11

You need one more winner from the ♥ or ♣ suit. The straight finesse of the ♥ K offers a 50% chance of success. The double finesse of the ♣ K Q offers a 75% chance of success. It's a no-brainer. Run 4 ♠s and 5 ♦s ending in your hand. Be very careful not to discard a ♣ from your hand.

Lead a small ♣ and play the ♣ T if East plays low. Let's say West wins the ♣ K and returns a ♥.

DO NOT FINESSE THE ♥. Stick with your original 75% plan. Take the ♥ A and play your small ♣, finessing the ♣ J. This is why you couldn't discard a ♣ earlier.

The double ♣ finesse is much better because its success depends on East holding either of two cards, the ♣ Q OR the ♣ K.

**Deal 6**East Deals  
None Vul

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

9  
5 20  
6

West

♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3



♠ A Q J 10 9 8  
♥ A Q J  
♦ 8 4  
♣ A Q

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

North

East

South

2 ♦

Pass

2 ♣

Pass

2 NT

Pass

4 ♠

Pass

Pass

Pass

Pass

4 ♠ by East

Lead: ♦ K

successfully you will surely still have a ♥ loser. But if you finesse the ♣ K successfully you will eliminate your ♣ loser.

But as you can see, only the ♣ finesse will actually save you a trick.

East is to play 4 ♠. South leads the ♦ K.

Losers: ♠=1 ♥=1 ♦=1 ♣=1 Total = 4

South has made another great lead. Any other suit would have given you a free finesse. You should duck the first ♦. It is very possible that South has led from ♦ K Q T and will be afraid to continue for fear you have the ♦ J in your hand. You'd be very happy to see him switch to any other suit. But he doesn't, he continues with the ♦ Q which you take with dummy's ♦ A.

You are in dummy for the first, last, and only time. You need to try a finesse right now, but which one? At first you might think it makes no difference but, in fact, there is only one reasonable choice. If you finesse the ♠ K successfully you may still have a ♠ loser. If you finesse the ♥ K

**Deal 7**

South Deals	♠ 8 6 4
Both Vul	♥ A K 3
	♦ K J 10 2
	♣ A 8 7
♠ J 10 9 5	♠ A 7 2
♥ 7 5 2	♥ Q J 10 8
♦ 8 6 4	♦ 9 5
♣ Q 10 5	♣ K J 9 3
<b>15</b> <b>3 11</b>	♠ K Q 3
	♥ 9 6 4
	♦ A Q 7 3
	♣ 6 4 2



**Deal 8**

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

18    11  
5    6



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

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

**Deal 9**

North Deals

E-W Vul

♠ 6 5 3  
♥ 8 6 4 2  
♦ K 6  
♣ K J 5 2

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

7  
8 5  
20

N  
W E  
S

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

♠ K 8 2  
♥ A K  
♦ A 8 5 3  
♣ A Q 8 7

**Deal 10**      ♠ K Q 9 3

East Deals      ♥ 10

Both Vul      ♦ K 10 6 5

♣ 10 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J



♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5

♠ J 10 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

8  
16 6  
10

**Deal 11**

South Deals

None Vul

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

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

	N	
W		E
	S	

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

12  
4 5  
19

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

**Deal 12**

West Deals

N-S Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

W N E S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

9  
5 20  
6♠ 6 5  
♥ 10 8 3  
♦ K Q J 10 7  
♣ 8 4 2

**Deal 13**

North Deals	♠ 8 6 4
Both Vul	♥ A K 3
	♦ K J 10 2
	♣ A 8 7
♠ J 10 9 5	♠ A 7 2
♥ 7 5 2	♥ Q J 10 8
♦ 8 6 4	♦ 9 5
♣ Q 10 5	♣ K J 9 3
<b>15</b> <b>3 11</b>	♠ K Q 3
	♥ 9 6 4
	♦ A Q 7 3
	♣ 6 4 2



**Deal 14**

East Deals

None Vul

♠ K J 5 2

♥ 7 5 3

♦ Q 10

♣ K Q 10 5

♠ 9 8 6

♥ A K Q J 4

♦ A 7 4

♣ A 2

♠ A Q 7

♥ 10 6

♦ 9 8 5 2

♣ 8 6 4 3



♠ 10 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

18 11  
5 6

**Deal 15**

South Deals  
N-S Vul

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

N  
W E  
S

7  
8 5  
**20**

♠ K 8 2

♥ AK  
♦ A 8 5 3  
♣ A Q 8 7

♠ 6 5 3  
♥ 8 6 4 2  
♦ K 6  
♣ K J 5 2

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

**Deal 16**      ♠ K Q 9 3

West Deals      ♥ 10

E-W Vul      ♦ K 10 6 5

♣ 10 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J



♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5

♠ J 10 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

8  
16 6  
10

**Deal 17**

North Deals  
None Vul

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

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

12  
4 5  
19

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

N  
W E  
S

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

**Deal 18**

East Deals

N-S Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

N  
W E  
S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

♠ 6 5

♥ 10 8 3

♦ K Q J 10 7

♣ 8 4 2

9  
5 20  
6

**Deal 19**

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



**Deal 20**      ♠ K J 5 2

West Deals      ♥ 7 5 3

Both Vul      ♦ Q 10

♣ K Q 10 5

♠ 9 8 6

♥ A K Q J 4

♦ A 7 4

♣ A 2

N  
W     E  
S

♠ A Q 7

♥ 10 6

♦ 9 8 5 2

♣ 8 6 4 3

♠ 10 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

11  
18     6  
5

**Deal 21**

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



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

♠ K 8 2  
♥ A K  
♦ A 8 5 3  
♣ A Q 8 7

7  
8 5  
20

**Deal 22**      ♠ K Q 9 3

East Deals      ♥ 10

E-W Vul      ♦ K 10 6 5

♣ 10 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

N  
W     E  
S

♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5

♠ J 10 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

8  
16    6  
10

**Deal 23**

South Deals

Both Vul

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

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

	N	
W		E
	S	

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

12  
4 5  
19

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

**Deal 24**

West Deals

None Vul

♠ K 7 2  
♥ K 9 6 4  
♦ 9 2  
♣ K 7 6 3

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

N  
W E  
S

♠ A Q J 10 9 8  
♥ A Q J  
♦ 8 4  
♣ A Q

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

9  
5 20  
6

**Deal 25**

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



**Deal 26**      ♠ K J 5 2

East Deals      ♥ 7 5 3

Both Vul      ♦ Q 10

♣ K Q 10 5

♠ 9 8 6

♥ A K Q J 4

♦ A 7 4

♣ A 2

N  
W     E  
S

♠ A Q 7

♥ 10 6

♦ 9 8 5 2

♣ 8 6 4 3

♠ 10 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

18     11  
5     6

**Deal 27**

South Deals  
None Vul

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



♠ 6 5 3  
♥ 8 6 4 2  
♦ K 6  
♣ K J 5 2

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

♠ K 8 2  
♥ A K  
♦ A 8 5 3  
♣ A Q 8 7

7  
8 5  
20

**Deal 28**      ♠ K Q 9 3

West Deals      ♥ 10

N-S Vul      ♦ K 10 6 5

♣ 10 7 3 2

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J



♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5

♠ J 10 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

8  
16 6  
10

**Deal 29**

North Deals

Both Vul

♠ K 9 5

♥ A Q 2

♦ Q J 10 8 7

♣ 8 3

♠ 6 4

♥ J 10 5 4

♦ 9 4 3

♣ K 7 5 2



♠ 10 8 7 3

♥ K 8 3

♦ 6 2

♣ Q 9 6 4

♠ A Q J 2

♥ 9 7 6

♦ A K 5

♣ A J 10

**12****4****19**

**Deal 30**

East Deals

None Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

N  
W E  
S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

♠ 6 5

♥ 10 8 3

♦ K Q J 10 7

♣ 8 4 2

9  
5 20  
6

**Deal 31**

South Deals	♠ 8 6 4
N-S Vul	♥ A K 3
	♦ K J 10 2
	♣ A 8 7
♠ J 10 9 5	♠ A 7 2
♥ 7 5 2	♥ Q J 10 8
♦ 8 6 4	♦ 9 5
♣ Q 10 5	♣ K J 9 3
<b>15</b> <b>3 11</b>	♠ K Q 3
	♥ 9 6 4
	♦ A Q 7 3
	♣ 6 4 2



**Deal 32**

West Deals

E-W Vul

♠ K J 5 2

♥ 7 5 3

♦ Q 10

♣ K Q 10 5

♠ 9 8 6

♥ A K Q J 4

♦ A 7 4

♣ A 2

♠ A Q 7

♥ 10 6

♦ 9 8 5 2

♣ 8 6 4 3



♠ 10 4 3

♥ 9 8 2

♦ K J 6 3

♣ J 9 7

18 11  
5 6

**Deal 33**

North Deals  
None Vul

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



♠ 6 5 3  
♥ 8 6 4 2  
♦ K 6  
♣ K J 5 2

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

♠ K 8 2  
♥ A K  
♦ A 8 5 3  
♣ A Q 8 7

7  
8 5  
20

**Deal 34**

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

8  
16 6  
10

N  
W S E

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

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

**Deal 35**

South Deals

E-W Vul

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

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

	N	
W		E
	S	

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

12  
4 5  
19

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

**Deal 36**

West Deals

Both Vul

♠ K 7 2

♥ K 9 6 4

♦ 9 2

♣ K 7 6 3

♠ 4 3

♥ 7 5 2

♦ A 6 5 3

♣ J 10 9 5

N  
W E  
S

♠ A Q J 10 9 8

♥ A Q J

♦ 8 4

♣ A Q

♠ 6 5

♥ 10 8 3

♦ K Q J 10 7

♣ 8 4 2

9  
5 20  
6