

**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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
Pass	Pass	Pass	Pass
3 NT by North			
Lead: ♥ Q			

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

**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  
♥ AK  
♦ A 8 5 3  
♣ A Q 8 7

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

3 NT by South  
Lead: ♥ Q

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**

North 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

N  
W E  
S

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

**15**  
**3 11**

**Deal 6**

East 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

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 7**

South Deals  
Both Vul

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

7  
8 5  
20

N  
W E  
S

♠ K 8 2  
♥ A K  
♦ 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 8**      ♠ K Q 9 3

West Deals      ♥ 10

None 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 9**

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
15 3 11	♠ K Q 3
	♥ 9 6 4
	♦ A Q 7 3
	♣ 6 4 2



**Deal 10**      ♠ 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

11

18 6

5

**Deal 11**

South Deals  
None 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 12**      ♠ 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 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

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 15**

South Deals  
N-S 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

7  
8 5  
20

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

**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

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 17**      ♠ 8 6 4  
North Deals    ♥ A K 3  
None Vul        ♦ 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  
  
      ♠ K Q 3  
      ♥ 9 6 4  
      ♦ A Q 7 3  
      ♣ 6 4 2  
  
      **15**  
      **3 11**



**Deal 18**      ♠ K J 5 2

East Deals      ♥ 7 5 3

N-S 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**

**5**

**Deal 19**

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



7  
8 5  
20  
♠ K 8 2  
♥ A K  
♦ A 8 5 3  
♣ A Q 8 7

**Deal 20**      ♠ K Q 9 3

West 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

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 21**      ♠ 8 6 4  
North Deals    ♥ A K 3  
N-S Vul        ♦ 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

	N	
W		E
	S	

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

**15**  
**3 11**

**Deal 22**      ♠ K J 5 2

East Deals      ♥ 7 5 3

E-W 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 23**

South Deals  
Both 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 24**      ♠ K Q 9 3

West Deals      ♥ 10

None Vul      ♦ 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

♠ J 10 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5

**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

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 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**      ♠ 8 6 4  
North Deals    ♥ A K 3  
Both Vul        ♦ 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  
  
      ♠ K Q 3  
      ♥ 9 6 4  
      ♦ A Q 7 3  
      ♣ 6 4 2  
  
      **15**  
      **3 11**



**Deal 30**

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 31**

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 32**      ♠ 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

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 33**

North Deals      ♠ 8 6 4  
None 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

N  
W     E  
S

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

**15**  
**3 11**

**Deal 34**

East Deals

N-S 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

W N 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 35**

South 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 36**      ♠ K Q 9 3

West 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  
16 6  
10

N  
W S E

♠ J 10 5

♥ A 6

♦ J 9 3 2

♣ A 8 6 4

♠ 8 6 2

♥ 8 4 3 2

♦ A Q 7 4

♣ 9 5