

**Deal 1**

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



$\begin{matrix} & \spadesuit J 5 \\ 15 & \\ 9 & 8 \\ 8 & \end{matrix}$	$\begin{matrix} \spadesuit A K 7 4 3 \\ \heartsuit 8 4 3 \\ \clubsuit 6 3 2 \end{matrix}$
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West	North	East	South
	1 NT	Pass	2 ♦
Pass	2 ♥	Pass	2 NT
Pass	Pass	Pass	
2 NT by North			
Lead: ♠ 10			

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.  
Partner now bids 2 NT. What do you say?

Partner's 2 ♦ bid is a transfer so you bid 2 ♥.  
Partner now bids 2 NT. What do you say?

Partner is describing an invitational hand (9-10 points) with a 5-card ♥ suit. With a bare 15 points and doubleton ♥ you just pass.

You try dummy's ♠ J hopefully, but West puts on the ♠ Q.

You must find two more winners. And you have very little to work with. In fact, the only real chance you have is to establish dummy's ♥ suit.

You must find the ♥'s split 3-3. Even then, with no entries in dummy outside the ♥ suit you cannot afford to play ♥ A K followed by a third one. True, the suit would be established, but you could never get to it.

So you win the first trick with your ♠ K, then play a ♥, ducking in dummy.

An opponent will win the ♥, but whatever they return you win one of your Aces. Then play your last ♥ to dummy. If the suit splits you will make 4 ♥ tricks to go with your 4 other top honors.

But if you had not made the correct plan your good fortune would have been wasted.

**Deal 2**East Deals  
None Vul

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

6  
15 12  
7

West  
3 NT  
3 NT by East  
Lead: ♠ 6

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

W N E  
S

♠ 7 5 2  
♥ A Q 6  
♦ A Q 6 5 3  
♣ 7 3

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

North  
Pass  
1 NT  
Pass

East  
Pass  
South  
Pass

has the ♠ Q.

You need just one more trick, and either red suit might split 3-3. So is that your plan? Lead out red winners and hope?

Truthfully, that wouldn't be a terrible plan. The chance of a 3-3 split in a suit is about 36%. But since you need either of two 36% chances that comes to almost 60% (if you aren't Math oriented don't worry about it, you can trust me).

There's a safer approach though; remember you only need 4 ♦ tricks, not 5.

There is a wonderful "safety play" that will practically guarantee your contract. Enter dummy with a ♥, then play a small ♦ toward your hand and finesse with your ♦T! North may win with the ♦J, but even if he does he is the Safe Hand and cannot play a ♠ without giving you a trick. And whatever else he could play you would win and make 4 ♦ tricks. In the actual Deal the ♦ finesse actually works and you make all 5 tricks in the suit.

You don't have enough points to be thinking about slam and you don't particularly want to play 5 ♦. So you bid 3 NT and everybody passes.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♠ 6; South plays the ♠ J.

Your immediate problem is whether or not to hold up. ? ? ?

There is some merit in a holdup. South is likely to have just 2 ♠s, so a holdup would exhaust his cards in the suit. If he later got the lead he would have no ♠s. On the other hand, South might well switch to ♣s, and that would certainly be unwelcome. Finally, if you do win the first ♠ you have another stopper if you can prevent South from getting the lead. So win the first trick with the ♠ K. Notice that by winning with the ♠ K you keep North in the dark as to whether you or South

**Deal 3**South Deals  
None Vul

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

12  
8 5  
15

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

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

West North East South

1 NT

Pass 2 ♣  
Pass 3 NT  
Pass Pass

Pass 2 ♥

4 ♠

4 ♠ by South  
Lead: ♣ A

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

With both Majors, the correct response to Stayman is 2 ♥. Partner now bids 3 NT. What do you say?

Partner denies having 4 ♥s so obviously he must hold 4 ♠s. You therefore correct the contract to 4 ♠, your known 4-4 Major fit.

West takes two top ♣s, then leads the ♥ J.

There are lots of possibilities for getting rid of one loser. The ♠ Q might drop, or she might be in the West hand, finessable. The ♥s might split 3-3, providing for the discard of a ♦ loser. West might hold the ♦ Q so that finesse works.

Suppose you win the ♥ in your hand and try the ♠ finesse. If East has the ♠ Q you will then have to find the ♥s splitting, which is not likely, or the ♦ Q in the West hand.

A better plan would be to shun the trump Queen finesse entirely. Play the ♠ K, then ♠ A. If the ♠ Q falls then pull the last trump and you are home free.

If the ♠ Q DOESN'T fall, play your other two ♥ winners. When East discards on the last ♥ you exit with a small trump to a defender's ♠ Q.

If West wins the ♠ you will just have to depend on the ♦ finesse. But if East takes the trick he will be endplayed, having to give you a ruff/sluff in ♣s, or lead into dummy's ♦ K J.

**Deal 4**

West Deals  
None Vul

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

8  
8 16  
8

	N	
W		E
	S	

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

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 NT	Pass	2 ♣	Pass
2 ♦	Pass	2 NT	Pass
3 NT	Pass		Pass
3 NT by West			
Lead: ♠ 10			

instant you lose the lead South will take all his ♠ winners. You can HOPE that will only be 3 of them but you can't depend on it.

The ♣ suit is your only hope. If North holds the ♣ K you can finesse him out of it. However, if he has ♣ K x x and refuses to cover your ♣ J, you will have to have a second entry to dummy to cash the good ♣ s.

As it happens, you do have two entries, the ♥ A and ♥ Q! You just have to sacrifice your ♥ K to use them both. At trick 2 play your small ♥ to the ♥ Q. Play the ♣ J, letting it ride when North plays low. Play a small ♣ to your ♣ Q. Play the ♣ A, dropping North's ♣ K. And finally, play your ♥ K to dummy's ♥ A so you can enjoy cashing those two good ♣ s.

You sacrifice one sure ♥ winner to create a second dummy entry which creates two ♣ winners.

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

With 9 points you are in the game-invitational range. And with a 4-card ♥ suit you should use Stayman. You bid 2 ♣ and partner says 2 ♦. What is your next bid?

You are still in game-invitational range, but now you invite partner with 2 NT. He replies 3 NT and that ends the bidding.

The contract would be 3 NT played by West.

To make East the declarer ROTATE.

East plays 3 NT. South leads the ♠ T. You cross your fingers and put on dummy's ♠ J. No good, North covers with the ♠ Q and you are forced to take your ♠ K at the first trick.

Not only do you need 3 more winners, you need to get them without losing the lead because the

you can HOPE that will only be 3 of them but you can't depend on it.

**Deal 5**

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



15  
9 8  
8

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

**Deal 6**

East Deals

E-W Vul

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N E S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

6  
15 12  
7

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

**Deal 7**

South Deals

Both Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 8**

West Deals

None Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

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

**Deal 9**

North Deals

E-W Vul

♦ A 6 5 2

♣ A 8 5 4

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

N  
W S E

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

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

**15**  
**9 8**

**Deal 10**

East Deals

Both Vul

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N E S

♠ 7 5 2  
♥ A Q 6  
♦ A Q 6 5 3  
♣ 7 3

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

6  
15 12  
7

**Deal 11**

South Deals

None Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8

**Deal 12**

West Deals

N-S Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

8  
8  
8

16

**Deal 13**

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

N  
W   E  
S

♠ J 5  
15  
9   8  
8  
♣ 6 3 2

**Deal 14**

East Deals

None Vul

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N E S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

♠ A 10 8 6 4

6  
15 12  
7

♥ 8 3

♦ 7 2

♣ K 10 6 5

**Deal 15**

South Deals

N-S Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8

**Deal 16**

West Deals

E-W Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E  
S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

8

8

8

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

**Deal 17**

North Deals  
None Vul

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

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



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

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

**15**  
**9 8**

**Deal 18**

East Deals

N-S Vul

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N E S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

6  
15 12  
7

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

**Deal 19**

South Deals

E-W Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 20**

West Deals

Both Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

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

**Deal 21**      ♠ A K 3

North Deals      ♥ 10 6

N-S Vul      ♦ A 6 5 2

♣ A 8 5 4

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

N  
W     E  
S

♠ 10 9 8 4

♥ Q 8 2

♦ Q 10

♣ K J 9 7

♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

**15**  
**9 8**

**Deal 22**

East Deals

E-W Vul

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

W N E S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

6  
15 12  
7

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

**Deal 23**

South Deals

Both Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 24**

West Deals

None Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

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

**Deal 25**

North Deals

E-W Vul

♦ A 6 5 2

♣ A 8 5 4

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

N  
W E  
S

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

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

♠ J 5

♥ A K 7 4 3

♦ 8 4 3

♣ 6 3 2

**15**  
**9 8**

**Deal 26**

East Deals  
Both Vul

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

6  
**15**   **12**  
7

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

N  
W   E  
S

♠ 7 5 2  
♥ A Q 6  
♦ A Q 6 5 3  
♣ 7 3

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

**Deal 27**

South Deals

None Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8

**Deal 28**

West Deals

N-S Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3

8  
8 16  
8

**Deal 29**

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



15  
9 8  
8  
♠ J 5  
♥ A K 7 4 3  
♦ 8 4 3  
♣ 6 3 2

**Deal 30**

East Deals

None Vul

♠ J 3

♥ J 10 9 2

♦ J 9 8 4

♣ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

N  
W E  
S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

6  
15 12  
7

**Deal 31**

South Deals

N-S Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

♠ A 9 6 5

♥ K Q 4 2

♦ A 8 7

♣ Q 8

**Deal 32**

West Deals

E-W Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E  
S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

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

**Deal 33**

North Deals

None Vul

♦ A 6 5 2

♣ A 8 5 4

♠ Q 7 6 2

♥ J 9 5

♦ K J 9 7

♣ Q 10

N  
W E  
S

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

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

<sup>15</sup>  
9 8

**Deal 34**

East Deals  
N-S Vul

♦ Q J 9

♠ K Q 9

♥ K 7 5 4

♦ K 10

♣ A 8 4 2

N  
W E  
S

♠ 7 5 2

♥ A Q 6

♦ A Q 6 5 3

♣ 7 3

♠ A 10 8 6 4

♥ 8 3

♦ 7 2

♣ K 10 6 5

6  
15 12  
7

**Deal 35**

South Deals

E-W Vul

♠ K J 7 3

♥ A 6 3

♦ K J 9 2

♣ 10 4

♠ 8 4

♥ J 10 9 7

♦ 10 5 3

♣ A K 7 5

N  
W E  
S

♠ Q 10 2

♥ 8 5

♦ Q 6 4

♣ J 9 6 3 2

**12**  
**8 5**  
**15**

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

**Deal 36**

West Deals

Both Vul

♠ A 10 9 8 3

♥ 9 8 3

♦ K J 5

♣ 6 2

♠ J 7

♥ A Q 7 2

♦ 8 3

♣ J 10 9 7 5

W N E S

♠ K 6 4

♥ K 5

♦ A 9 7 6 2

♣ A Q 4

8

8 16

8

♠ Q 5 2

♥ J 10 6 4

♦ Q 10 4

♣ K 8 3