

**Deal 1**      ♠ K Q 9 8 6 4

South Deals      ♥ A J 2

None Vul      ♦ 8

♣ 6 5 4

♠ A 2

♥ Q 9 8 3

♦ 7 6 5 3

♣ 10 9 7

10  
6 10  
14



West      North      East      South

Pass      1 ♠      Pass      2 ♠

Pass      4 ♠      Pass      Pass

Pass

4 ♠ by North

Lead: ♣ K

North is to play 4 ♠. East leads the ♣ K.

Losers: ♠=1 ♥=0 ♦=1 ♣=2 Total = 4

The ♣ lead was terrible for you as it exposes your 2 ♣ losers before you can establish a ♦ for a discard. If you start to pull trumps now the defense will grab their ♠ A, their 2 ♣s and their ♦ A.

If you try to establish a ♦ they will do the same thing, just in a different order. What does that leave you?

Losers: ♠=1 ♥=0 ♦=1 ♣=2 Total = 4

The ♣ lead was terrible for you as it exposes your 2 ♣ losers before you can establish a ♦ for a discard. If you start to pull trumps now the defense will grab their ♠ A, their 2 ♣s and their ♦ A.

If you try to establish a ♦ they will do the same thing, just in a different order. What does that leave you?

It leaves you trying the only possible way you can make this contract, finessing West for the ♥ Q to get a ♣ discard from dummy.

You win the ♣ A in dummy, play the ♥ K, then return a ♥ to your ♥ J. You then discard a ♣ from dummy on the ♥ A.

This time it worked, another time it might not.

**Deal 2**

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

♠ Q J 10 9	♠ —
♥ Q J 8	♥ A K 9 6 5 4 2
♦ 6 5 2	♦ A Q 4
♣ 8 4 3	♣ K 7 5
6   7	♠ A 7 5 3
11 16	♥ 10 7 3
	♦ K 9 8
	♣ A 9 6

West	North	East	South
	Pass	1 ♥	Pass
2 ♥	Pass	4 ♥	Pass
Pass	Pass		
4 ♥ by East			
Lead: ♥ 3			

East is to play 4 ♥. South leads the ♥ 3.

Losers: ♠=0 ♥=0 ♦=2 ♣=3 Total = 5

If North has the ♦ K, one ♦ loser can be eliminated by a finesse. And, if North also has the ♣ A one more loser can be eliminated by leading toward your ♣ K. The chance of both cards being held by North isn't very good, only about 25%. But dummy has some nice ♠s. Can you use them?

Yes, you can establish 2 ♠ winners for discards, and most importantly, you can do it without letting North into the lead. This is important because if North gets in and plays a ♣ through your ♣ K 7 5 it might be a disaster.

So win the ♥ J in dummy. Uh-Oh, North discards a ♠. Now play the ♠ Q and when North plays low, discard a ♣. This is a loser on loser play and South takes the trick with the ♠ A.

South now leads the ♥ 7. You cover with dummy's ♥ 8 knowing the finesse will win. Next you play dummy's ♠ J, covered by North and ruffed by you (if North didn't cover you would throw another ♣ loser). Now enter dummy with the ♥ Q, pulling South's last trump at the same time. Discard your 2 ♣s on the ♠ T 9 and try the ♦ finesse for an overtrick.

Just the fact that you had to use the trump suit for entries to dummy, and therefore couldn't immediately pull trumps.

**Deal 3**East Deals  
None Vul

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

**6**  
**11 6**  
**17**

West

North

East

South

Pass      1 NT  
 Pass      Pass

4 ♠ by South

Lead: ♥ K

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



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

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

Losers: ♠=0 ♥=1 ♦=0 ♣=3 Total = 4

This is a very easy problem to be up here at number 18! Clearly you have to discard one of those 4 losers on the only card dummy has, the ♦ K.

Just as clearly you have to be able to enter dummy after you unblock the ♦ A Q so you can't pull trumps immediately.

So here's the Plan. Win the ♥ A. Pull one round of trumps with the ♠ A. Play the ♦ A Q to get them out of the way. Enter dummy with the ♠ K. Play the ♦ K, discard a loser, and hope nobody ruffs.

. . . except when you have a good reason not to, like here.

**Deal 4**

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

♠ K 6 5 4 2	♠ —
♥ A K 8 7 4	♥ 10 9 6
♦ A	♦ K Q J 10 3
♣ K 3	♣ A 8 7 4 2
	♠ A 9 8
	♥ Q 5 2
17 5 10	♦ 9 7 5 4
8	♣ Q 10 6

West	North	East	South
1 ♠	Pass	2 ♦	Pass
3 ♥	Pass	4 ♥	Pass
4 NT	Pass	6 ♥	Pass
Pass	Pass		
6 ♥ by West			
Lead: ♠ Q			

East's 6 ♥ response to Blackwood showed one Ace and a ♠ void. West is to play 6 ♥. North leads the ♠ Q.

Losers: ♠ = ??    ♥ = 1    ♦ = 0    ♣ = 0  
Total = 1 ??

Of course you ruff the ♠ in dummy. North wouldn't underlead an Ace at a slam contract, and since you have a certain trump loser you cannot afford to lose a trick to South's ♠ A.

Dummy has some great ♦s, but you can't expect to run them unless you have pulled all the trumps. But if you play ♥ A K 4 the defenders will take their trump trick and immediately set the contract with the ♠ A. There IS a way around the problem.

First off, you must get a 3-2 split in trumps because if they don't split 3-2 you will have two trump losers. So you assume that they are split just like you need them to be.

At trick two you duck a trump. That's right, you lose a trump trick early. Since you have to lose a trump sometime, you do it at a time when the defenders can't hurt you. So a defender wins the trump trick, but now a ♠ play won't hurt because dummy still has a trump to ruff with! In fact, whatever they play next you will win, pull the outstanding trumps, then run dummy's ♦ suit.

for the full deal.

When you have a trump loser but still need to pull their trumps, it may be better for you to lose an early trump trick rather than a later one.

<b>Deal 5</b>	♠ 7 4 2		
South Deals	♥ Q J 10 7		
None Vul	♦ 5		
	♣ A 8 6 4 2		
♠ 6 5	♠ J 10 9 8 3		
♥ 5 4 3 2	♥ 6		
♦ Q 2	♦ K J 9 7 4		
♣ K Q 9 7 3	♣ J 10		
	♠ A K Q		
7	♥ A K 9 8		
6	♦ A 10 8 6 3		
20	♣ 5		
West	North	East	South
			1 ♦
Pass	1 ♥	Pass	4 NT
Pass	5 ♦	Pass	6 ♥
Pass	Pass	Pass	
6 ♥ by North			
Lead: ♣ J			

Agreed that the bidding wasn't much. The final contract is still a good one. North is to play 6 ♥. East leads the ♣ J.

Losers: ♠=0 ♥=0 ♦=0 ♣=4 Total = 4

There really aren't 4 ♣ losers since they can be ruffed in dummy. In fact you should see that this is an ideal cross-ruff hand, ruffing ♣s in dummy and ♦s in your hand. Since neither hand can be over-ruffed you expect to make all 8 trumps.

Remember, when playing a cross ruff, you need to take any side suit winners first, otherwise a defender may be able to discard that suit while you are ruffing. So you win the ♣ A, then take the ♣ K, then . . . what?

Losers: ♠=0 ♥=0 ♦=0 ♣=4 Total = 4

There really aren't 4 ♣ losers since they can be ruffed in dummy. In fact you should see that this is an ideal cross-ruff hand, ruffing ♣s in dummy and ♦s in your hand. Since neither hand can be over-ruffed you expect to make all 8 trumps.

Remember, when playing a cross ruff, you need to take any side suit winners first, otherwise a defender may be able to discard that suit while you are ruffing. So you win the ♣ A, then take the ♣ K, then . . . what?

Well, if you win the ♣ Q, then the two Minor suit Aces, you'd be set up to cross-ruff the hand out for all 13 tricks. But here's what might happen if you try.

West might ruff the ♣ Q. OK, no disaster yet. But he might then play a trump. Your slam is now kaput. You can no longer make 8 trump tricks and will end up down 1.

The answer is to not be greedy for that overtrick. With East's opening ♣ lead there is an indication of possible length there. So, realizing that West could be short in the suit, take just the 2 ♣ tricks that you need for the slam, then play your Minor Aces and start the cross-ruff.

Don't jeopardize your contract trying to take too many.

**Deal 6**East Deals  
E-W Vul♠ A 2  
♥ Q 9 8 3  
♦ 7 6 5 3  
♣ 10 9 7**10**  
**6**  
**14**

♠ K Q 9 8 6 4

♥ A J 2

♦ 8

♣ 6 5 4

	N	
W		E
	S	

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

**Deal 7**

South Deals

Both Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3



♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

7  
6 16  
11

**Deal 8**

West Deals  
None Vul

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

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



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

6  
11 6  
17

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

**Deal 9**

North Deals

E-W Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3



♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

5  
17 10  
8

**Deal 10**

East Deals

Both Vul

♠ 7 4 2

♥ Q J 10 7

♦ 5

♣ A 8 6 4 2

♠ 6 5

♥ 5 4 3 2

♦ Q 2

♣ K Q 9 7 3

N  
W E  
S

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10

♠ A K Q

♥ A K 9 8

♦ A 10 8 6 3

♣ 5

7  
7 6  
**20**

**Deal 11**

♠ K Q 9 8 6 4

South Deals ♥ A J 2

None Vul ♦ 8

♣ 6 5 4

♠ A 2

♥ Q 9 8 3

♦ 7 6 5 3

♣ 10 9 7



♠ 7

♥ 10 7 5 4

♦ A 9 4 2

♣ K Q J 3

10

6

14

♠ J 10 5 3

♥ K 6

♦ K Q J 10

♣ A 8 2

**Deal 12**

West Deals

N-S Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3



♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

7  
6 16  
11

**Deal 13**

North Deals      ♠ K 6  
Both Vul      ♥ 8 5 4 2  
                 ♦ K 8 7 2  
                 ♣ 9 5 4  
  
♠ 8 3      ♠ 10 5 2  
♥ K Q J 7      ♥ 10 9 3  
♦ 10 6 4      ♦ J 9 5 3  
♣ A J 10 7      ♣ K Q 8  
  
       6  
11    6  
17  
       2

N  
W   E  
S

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

**Deal 14**

East Deals

None Vul

♦ J 9 5

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2



♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

5  
17 10  
8

**Deal 15**

South Deals

N-S Vul

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

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

N  
W E  
S

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

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

7  
7 6  
**20**

**Deal 16**West Deals  
E-W Vul

♠ K Q 9 8 6 4

♥ A J 2

♦ 8

♣ 6 5 4

♠ A 2  
♥ Q 9 8 3  
♦ 7 6 5 3  
♣ 10 9 710  
6 10  
14N  
W E  
S

♠ 7

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

**Deal 17**

North Deals  
None Vul

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

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



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

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

7  
6 16  
11

**Deal 18**

East Deals

N-S Vul

♠ K 6

♥ 8 5 4 2

♦ K 8 7 2

♣ 9 5 4

♠ 8 3

♥ K Q J 7

♦ 10 6 4

♣ A J 10 7

N  
W E  
S

♠ 10 5 2

♥ 10 9 3

♦ J 9 5 3

♣ K Q 8

♠ A Q J 9 7 4

♥ A 6

♦ A Q

♣ 6 3 2

6  
11 6  
17

**Deal 19**

South Deals

E-W Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3



♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

5  
17 10  
8

**Deal 20**

West Deals

Both Vul

♠ 7 4 2

♥ Q J 10 7

♦ 5

♣ A 8 6 4 2

♠ 6 5

♥ 5 4 3 2

♦ Q 2

♣ K Q 9 7 3

N  
W E  
S

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10

7 6  
7 20

♠ A K Q

♥ A K 9 8

♦ A 10 8 6 3

♣ 5

**Deal 21**      ♠ K Q 9 8 6 4

North Deals      ♥ A J 2

N-S Vul      ♦ 8

♣ 6 5 4

♠ A 2

♥ Q 9 8 3

♦ 7 6 5 3

♣ 10 9 7

N  
W   E  
S

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

**10**  
**6   10**  
**14**

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

**Deal 22**

East Deals

E-W Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3



♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5

♠ A 7 5 3

7  
6 16  
11

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 23**

South Deals  
Both Vul

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

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

N  
W E  
S

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

6  
**11** 6  
**17**

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

**Deal 24**

West Deals

None Vul

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ J 9 5

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3



♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

5  
17 10  
8

**Deal 25**

North Deals

E-W Vul

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

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

N  
W E  
S

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

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

7  
7 6  
**20**

**Deal 26**

East Deals

Both Vul

♠ K Q 9 8 6 4

♥ A J 2

♦ 8

♣ 6 5 4

♠ A 2

♥ Q 9 8 3

♦ 7 6 5 3

♣ 10 9 7

N  
W E  
S

♠ 7

♥ 10 7 5 4

♦ A 9 4 2

♣ K Q J 3

♠ J 10 5 3

10  
6 10

14

♥ K 6

♦ K Q J 10

♣ A 8 2

**Deal 27**

South Deals

None Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3



♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5

♠ A 7 5 3

♥ 10 7 3

♦ K 9 8

♣ A 9 6

7  
6 16  
11

**Deal 28**

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



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

**6**  
**11 6**  
**17**  
**♠ A Q J 9 7 4**  
**♥ A 6**  
**♦ A Q**  
**♣ 6 3 2**

**Deal 29**      ♠ Q J 10 7 3

North Deals      ♥ J 3

Both Vul      ♦ 8 6 2

♣ J 9 5

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

N  
W     E  
S

♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

5

17 10

8

**Deal 30**

East Deals

None Vul

♠ 7 4 2

♥ Q J 10 7

♦ 5

♣ A 8 6 4 2

♠ 6 5

♥ 5 4 3 2

♦ Q 2

♣ K Q 9 7 3

N  
W E  
S

♠ J 10 9 8 3

♥ 6

♦ K J 9 7 4

♣ J 10

♠ A K Q

♥ A K 9 8

♦ A 10 8 6 3

♣ 5

7  
7 6  
**20**

**Deal 31**

South Deals

N-S Vul

♠ K Q 9 8 6 4

♥ A J 2

♦ 8

♣ 6 5 4

♠ A 2

♥ Q 9 8 3

♦ 7 6 5 3

♣ 10 9 7

N  
W E  
S

♠ 7

♥ 10 7 5 4

♦ A 9 4 2

♣ K Q J 3

♠ J 10 5 3

♥ K 6

♦ K Q J 10

♣ A 8 2

**10**

**6 10**

**14**

**Deal 32**

West Deals

E-W Vul

♠ K 8 6 4 2

♥ —

♦ J 10 7 3

♣ Q J 10 2

♠ Q J 10 9

♥ Q J 8

♦ 6 5 2

♣ 8 4 3



♠ —

♥ A K 9 6 5 4 2

♦ A Q 4

♣ K 7 5

♠ A 7 5 3

7  
6 16  
11

♥ 10 7 3

♦ K 9 8

♣ A 9 6

**Deal 33**

North Deals

None Vul

♠ K 6

♥ 8 5 4 2

♦ K 8 7 2

♣ 9 5 4

♠ 8 3

♥ K Q J 7

♦ 10 6 4

♣ A J 10 7

W N E S

♠ 10 5 2

♥ 10 9 3

♦ J 9 5 3

♣ K Q 8

♠ A Q J 9 7 4

♥ A 6

♦ A Q

♣ 6 3 2

6  
11 6  
17

**Deal 34**

East Deals

N-S Vul

♦ J 9 5

♠ K 6 5 4 2

♥ A K 8 7 4

♦ A

♣ K 3

♠ Q J 10 7 3

♥ J 3

♦ 8 6 2

♣ —



♠ —

♥ 10 9 6

♦ K Q J 10 3

♣ A 8 7 4 2

♠ A 9 8

♥ Q 5 2

♦ 9 7 5 4

♣ Q 10 6

5  
17 10  
8

**Deal 35**

South Deals

E-W Vul

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

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

N  
W   E  
S

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

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

7  
7 6  
**20**