

**Deal 1**

East Deals  
None Vul

♠ 9 8 5 2  
♥ J 10 9 8 2  
♦ K 4  
♣ 9 8

12  
4 7  
17

*West**North**East**South*

Pass

3 NT

Pass

1 NT

Pass

3 NT by South

Lead: ♥ J

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



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

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

You are South and it is your bid. Decide what you would say, then on BID.

You have a very solid 17 points and a balanced hand. You open 1 NT. Partner responds 3 NT and you pass.

South plays 3 NT. West leads the ♥ J. You hopefully put on the ♥ Q, but East plays the ♥ K.

You hopefully put on the ♥ Q, but East plays the ♥ K.

Winners: ♠ 0 : ♥ 1 : ♦ 1 : ♣ 4 : Total = 6

A hold-up won't help unless East had a doubleton ♥, giving West a 7-card suit. So you win your ♥ A. The ♠ suit is solid after the ♠ A is played, but before you could enjoy those 3 tricks the defenders would have really enjoyed a bunch of ♥s.

Your only hope is to win 8 more tricks before you lose the lead. That means the ♦ finesse had better work. At trick 2 you lead your ♦ Q, playing low

from dummy if West doesn't cover. Repeat the finesse as necessary. When West has the ♦ K you will make your contract, and when East has the ♦ K you will go down. That's a 50% chance, just like most finesses. But remember, if you had tried to establish the ♠ suit instead of taking the finesse your chance of making 3 NT would be 0%.

**Deal 2**

South Deals  
None Vul

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

15  
11 7  
7

West

Pass  
1 NT by South  
Lead: ♥ Q

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



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

North

East

South  
1 NT

Pass

You are North and it is your bid. Decide what you would say, then on BID.

You have 7 points so you know your side does not have a game. You also have no reason to think there is any better contract than 1 NT. So you pass.

South would play 1 NT. To make life more convenient the hands will be rotated so that North becomes declarer.

ROTATE.

North plays 1 NT. East leads the ♥ Q.

Winners: ♠ 1 : ♥ 2 : ♦ 1 : ♣ 1 : Total = 5

You need two more winners. Even if the ♦s split 3-2 you can get only one more from that suit. So clearly you must use the ♠ suit. Since you have only one entry to dummy you must save it until the right time.

Win the first trick with the ♥ K. Then play ♠ A followed by ♠ 2. Continue playing ♠s until the ♠ K is forced out. Win whatever they play next and play your other winners. You cannot be stopped from taking 7 tricks.

What would you try next? A ♠ finesse? Whether East took his ♠ K right then or later you would go down. You could never reach dummy again.

**Deal 3**

South Deals  
None Vul

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

5  
8 9  
18

West

Pass

Pass

4 ♥ by South

Lead: ♠ A

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

North

2 ♥

Pass

East

Pass

Pass

South

1 ♥

4 ♥

You are South and it is your bid. Decide what you would say, then on BID.

You have a nice hand, but 20 points is not strong enough to open 2 ♣.

So you open 1 ♥. Partner raises to 2 ♥.

Partner's raise to 2 ♥ shows 6-10 points. You figure that should be enough for game but even if he has the full T you are not in slam range. So you bid the game.

South plays 4 ♥. West leads ♠ A, then switches to ♥ 2.

Losers: ♠ 2 : ♥ 0 : ♦ 1 : ♣ 1 : Total = 4

It's a good thing you stopped at game - partner's hand is about as bad as it could be.

The PLAN turns out simple. You can't avoid either of the three black losers so you must eliminate the ♦ loser. You can ruff it in dummy. Just to be safe you pull one more round of trumps, then play ♦ A,

♦ K and ♦ 5, ruffing in dummy. You will eventually get to your hand (with a ♠ or a ♣ ruff) and pull the last trump.

Only a real beginner would have pulled all the trumps and not been able to ruff that ♦.

**Deal 4**

East Deals  
None Vul

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

13  
7 5  
15

West

North

East

South

Pass

1 ♦

Pass

1 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by South

Lead: ♠ Q

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



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

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

You are North and it is your bid. Decide what you would say, then on BID.

With 16 points as Responder you are not quite strong enough for a jump-shift to 2 ♦. That requires at least 17 points. A jump to 3 NT fits the point range (16-18) but promises a stopper in all unbid suits. So instead you bid 1 ♦, knowing partner is forced to keep the bidding alive. He now replies 1 NT. What is your next bid?

Until now you were thinking the hand might end up in a slam. Now, with partner's minimum rebid, you happily say 3 NT which partner passes.

South would play 3 NT.

North plays 3 NT. East leads the ♠ Q. West puts on the ♠ K.

Winners: ♠ 1 : ♥ 2 : ♦ 5 : ♣ 0 : Total = 8

Let's say you hold up on the first ♠, hoping they switch suits. HA! They aren't about to switch suits and they drive out your ♠ A at trick 2. That actually clears the situation up and makes this

plan pretty simple to make.

You have taken 1 ♠, and you will surely make 5 ♦s. Despite the solidity of those ♣s you dare not try to win a ♣ trick, because the defenders will pounce on that first ♣ and then win a bunch of ♠ tricks.

So that makes it clear that you need 3 ♥ tricks, and there's only one way to get them. After taking your five ♦ tricks, play a ♥ to the ♥ K, then a ♥ back, finessing the ♥ J. Half of the time you will make this contract, the other half of the time they will bury you with ♠s.