

Deal 1

North Deals

None Vul

♠ J 10 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q 10 5

15
3 11
11

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

♠ A 7 2

♥ Q J 10 8

♦ 9 5

♣ K J 9 3

West

North

East

South

1 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by North

Lead: ♥ Q

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
None Vul

♠ 9 8 6
♥ A K Q J 4
♦ A 7 4
♣ A 2

11
18 6
5

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

♠ K J 5 2
♥ 7 5 3
♦ Q 10
♣ K Q 10 5



♠ 10 4 3
♥ 9 8 2
♦ K J 6 3
♣ J 9 7

♠ A Q 7
♥ 10 6
♦ 9 8 5 2
♣ 8 6 4 3

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, finesses only work half

the time. The other half they lose.

Deal 3

North Deals

None Vul

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

7
 8 5
 20

West

Pass

Pass

Pass

3 NT by South

Lead: ♥ Q

♠ 6 5 3
 ♥ 8 6 4 2
 ♦ K 6
 ♣ K J 5 2

N
 W E
 S

♠ K 8 2
 ♥ A K
 ♦ A 8 5 3
 ♣ A Q 8 7

North

Pass

3 ♣

3 NT

East

Pass

Pass

Pass

South

2 NT

3 ♦

Pass

♠ Q J 9 4
 ♥ 7 5 3
 ♦ Q 10 9 2
 ♣ 9 4

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

None Vul

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

8
16 6
10

♠ K Q 9 3

♥ 10

♦ K 10 6 5

♣ 10 7 3 2



♠ 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

West

1 ♥

4 ♥

4 ♥ by West

Lead: ♠ K

North

Pass

Pass

East

2 ♥

Pass

South

Pass

Pass

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

12
4 5
19

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3



♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

West	North	East	South
			1 ♣
Pass	2 NT	Pass	6 NT
Pass	Pass	Pass	
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

2 ♦

2 NT

Pass

4 ♠ by East

Lead: ♦ K

♠ K 7 2
♥ K 9 6 4
♦ 9 2
♣ K 7 6 3



♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

North

Pass

Pass

Pass

East

2 ♣

2 ♠

4 ♠

South

Pass

Pass

Pass

♠ A Q J 10 9 8
♥ A Q J
♦ 8 4
♣ A Q

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

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.

Deal 7

South Deals

Both Vul

♠ J 10 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q 10 5

15
3 11
11

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

♠ A 7 2

♥ Q J 10 8

♦ 9 5

♣ K J 9 3

Deal 8

West Deals

None Vul

♠ 9 8 6
♥ A K Q J 4
♦ A 7 4
♣ A 2

11
18 6
5

♠ K J 5 2
♥ 7 5 3
♦ Q 10
♣ K Q 10 5



♠ 10 4 3
♥ 9 8 2
♦ K J 6 3
♣ J 9 7

♠ A Q 7
♥ 10 6
♦ 9 8 5 2
♣ 8 6 4 3

Deal 9

North Deals

E-W 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



♠ K 8 2
♥ A K
♦ A 8 5 3
♣ A Q 8 7

♠ Q J 9 4
♥ 7 5 3
♦ Q 10 9 2
♣ 9 4

Deal 10

East Deals

Both Vul

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

8
16 6
10

♠ K Q 9 3

♥ 10

♦ K 10 6 5

♣ 10 7 3 2



♠ 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 11

South Deals

None Vul

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3



♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

Deal 12

West Deals

N-S Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

9
5 20
6

♠ K 7 2
♥ K 9 6 4
♦ 9 2
♣ K 7 6 3



♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

♠ A Q J 10 9 8
♥ A Q J
♦ 8 4
♣ A Q

Deal 13

North Deals

Both Vul

♠ J 10 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q 10 5

15
3 11
11

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

♠ A 7 2

♥ Q J 10 8

♦ 9 5

♣ K J 9 3

Deal 14

East Deals

None Vul

♠ 9 8 6
♥ A K Q J 4
♦ A 7 4
♣ A 2

11
18 6
5

♠ K J 5 2
♥ 7 5 3
♦ Q 10
♣ K Q 10 5



♠ 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 15

South Deals

N-S 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



♠ K 8 2
♥ A K
♦ A 8 5 3
♣ A Q 8 7

♠ Q J 9 4
♥ 7 5 3
♦ Q 10 9 2
♣ 9 4

Deal 16

West Deals

E-W Vul

♠ A 7 4
♥ K Q J 9 7 5
♦ 8
♣ K Q J

8
16 6
10

♠ K Q 9 3
♥ 10
♦ K 10 6 5
♣ 10 7 3 2



♠ 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 17

North Deals

None Vul

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3



♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

Deal 18

East Deals

N-S Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

9
5 20
6

♠ 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

Deal 19

South Deals

E-W Vul

♠ J 10 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q 10 5

15
3 11
11

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

♠ A 7 2

♥ Q J 10 8

♦ 9 5

♣ K J 9 3

Deal 20

West Deals

Both Vul

♠ 9 8 6
♥ A K Q J 4
♦ A 7 4
♣ A 2

11
18 6
5

♠ K J 5 2
♥ 7 5 3
♦ Q 10
♣ K Q 10 5



♠ 10 4 3
♥ 9 8 2
♦ K J 6 3
♣ J 9 7

♠ A Q 7
♥ 10 6
♦ 9 8 5 2
♣ 8 6 4 3

Deal 21

North Deals

N-S 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



♠ K 8 2
♥ A K
♦ A 8 5 3
♣ A Q 8 7

♠ Q J 9 4
♥ 7 5 3
♦ Q 10 9 2
♣ 9 4

Deal 22

East Deals

E-W Vul

♠ A 7 4
♥ K Q J 9 7 5
♦ 8
♣ K Q J

8
16 6
10

♠ K Q 9 3
♥ 10
♦ K 10 6 5
♣ 10 7 3 2



♠ 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 23

South Deals

Both Vul

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3



♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

Deal 24

West Deals

None Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

9
5 20
6

♠ 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

Deal 25

North Deals

E-W Vul

♠ J 10 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q 10 5

15
3 11
11

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

♠ A 7 2

♥ Q J 10 8

♦ 9 5

♣ K J 9 3

Deal 26

East Deals

Both Vul

♠ 9 8 6
♥ A K Q J 4
♦ A 7 4
♣ A 2

11
18 6
5

♠ K J 5 2
♥ 7 5 3
♦ Q 10
♣ K Q 10 5



♠ 10 4 3
♥ 9 8 2
♦ K J 6 3
♣ J 9 7

♠ A Q 7
♥ 10 6
♦ 9 8 5 2
♣ 8 6 4 3

Deal 27

South 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



♠ K 8 2
♥ A K
♦ A 8 5 3
♣ A Q 8 7

♠ Q J 9 4
♥ 7 5 3
♦ Q 10 9 2
♣ 9 4

Deal 28

West Deals

N-S Vul

♠ A 7 4
♥ K Q J 9 7 5
♦ 8
♣ K Q J

8
16 6
10

♠ K Q 9 3
♥ 10
♦ K 10 6 5
♣ 10 7 3 2



♠ 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 29

North Deals

Both Vul

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3



♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

Deal 30
East Deals
None Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

9
5 20
6

♠ K 7 2
♥ K 9 6 4
♦ 9 2
♣ K 7 6 3



♠ 6 5
♥ 10 8 3
♦ K Q J 10 7
♣ 8 4 2

♠ A Q J 10 9 8
♥ A Q J
♦ 8 4
♣ A Q

Deal 31

South Deals

N-S Vul

♠ J 10 9 5

♥ 7 5 2

♦ 8 6 4

♣ Q 10 5

15
3 11
11

♠ 8 6 4

♥ A K 3

♦ K J 10 2

♣ A 8 7



♠ K Q 3

♥ 9 6 4

♦ A Q 7 3

♣ 6 4 2

♠ A 7 2

♥ Q J 10 8

♦ 9 5

♣ K J 9 3

Deal 32

West Deals

E-W Vul

♠ 9 8 6
♥ A K Q J 4
♦ A 7 4
♣ A 2

11
18 6
5

♠ K J 5 2
♥ 7 5 3
♦ Q 10
♣ K Q 10 5



♠ 10 4 3
♥ 9 8 2
♦ K J 6 3
♣ J 9 7

♠ A Q 7
♥ 10 6
♦ 9 8 5 2
♣ 8 6 4 3

Deal 33

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



♠ K 8 2
♥ A K
♦ A 8 5 3
♣ A Q 8 7

♠ Q J 9 4
♥ 7 5 3
♦ Q 10 9 2
♣ 9 4

Deal 34

East Deals

N-S Vul

♠ A 7 4

♥ K Q J 9 7 5

♦ 8

♣ K Q J

8
16 6
10

♠ K Q 9 3

♥ 10

♦ K 10 6 5

♣ 10 7 3 2



♠ 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 35

South Deals

E-W Vul

♠ 6 4
♥ J 10 5 4
♦ 9 4 3
♣ K 7 5 2

12
4 5
19

♠ K 9 5
♥ A Q 2
♦ Q J 10 8 7
♣ 8 3



♠ A Q J 2
♥ 9 7 6
♦ A K 5
♣ A J 10

♠ 10 8 7 3
♥ K 8 3
♦ 6 2
♣ Q 9 6 4

Deal 36

West Deals

Both Vul

♠ 4 3
♥ 7 5 2
♦ A 6 5 3
♣ J 10 9 5

9
5 20
6

♠ 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