

Deal 1

North Deals

None Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

West

Pass

3 NT by North

Lead: ♥ 3

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2

	N	
W		E
	S	

♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

North

1 NT

Pass

East

Pass

Pass

South

3 NT

North is to play 3 NT. East leads the ♥ 3.

Winners: ♠=0 ♥=2 ♦=2 ♣=4 Total = 8

First things first. Win the first ♥, do not hold up. East's ♥ 3 indicates he has led a 4-card suit so a hold-up wouldn't help you. And if you did hold up they might pocket their ♥ trick and switch to ♦s, a suit you are no better off in.

You need to get one more winner and it will have to be a ♠ winner. You could lead toward the ♠Q, winning a trick if East holds BOTH the ♠A and ♠K. Or you could finesse the ♠T, gaining a trick if East holds the ♠J. Obviously the second choice is more likely.

Having won the first ♥ trick in your hand, play a small ♠ and finesse the ♠T. Suppose West wins the ♠K and returns a ♥. Take your ♥ A and play another ♠, going up with the ♠Q if East plays low. If the ♠Q wins, take your 9 tricks and run.

Whenever the ♠A and ♠K are in different hands, the only thing that matters is the location of the ♠J.

So it is basically a 50% chance.

Deal 2

East Deals
None Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

8
6 20
6

West

North

East

South

3 ♣

Pass

2 NT

Pass

4 ♠

Pass

3 ♠

Pass

4 ♠ by East

Lead: ♦ 2

♠ K 5 4 3
♥ J 9 7 2
♦ A 10 7
♣ 10 7

N
W E
S

♠ 7
♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

♠ A J 10 8
♥ K 4
♦ Q 5 3
♣ A K Q J

East is to play 4 ♠. South leads the ♦ 2. The defenders win 3 ♦ tricks, then play a ♣.

Losers: ♠ = 0 or 1 ♥ = 0 ♦ = 3 ♣ = 0
Total = 3 or 4

Since you have already lost 3 ♦ tricks you cannot also lose a ♠ trick. That means North will have to have the ♠ K and it also means that you will have to be careful with your finessing.

In your hand with a ♣ you play over to dummy's ♥ A. Now lead the ♠ Q from dummy and when North plays low play the ♠ J (or T) from your hand.

The ♠ Q held the trick so you are still in dummy. Play the ♠ 9, and when North doesn't cover, play your ♠ 8 under it.

South shows out on this trick and you are glad you played so carefully. Play one more ♠, finessing North's ♠ K again, then play your ♠ A and the rest of your winners.

True, the chances of North holding 4 ♠s to the King are pretty small, but it costs you nothing to protect yourself against that holding.

And the rewards are great.

Deal 3

South Deals
None Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

West

Pass
Pass
3 NT by South
Lead: ♥ 7

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

North

2 ♣
Pass

East

Pass
Pass

South

1 ♦
3 NT

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

South is to play 3 NT. West leads the ♥ 7.
East takes the ♥ A and returns the ♥ 2.

Winners: ♠=3 ♥=1 ♦=3 ♣=1 Total = 8

You need one more winner and ♣s is your best suit. If the ♣ K is in West's hand you can finesse it for 12 tricks. But if the ♣ K is in East's hand you will lose that trick and at least 4 ♥s.

Before you put all your eggs in the ♣ finesse basket there is one thing you should do first.

You should test the ♦ suit by playing ♦ Q, ♦ K, ♦ A. Both defenders follow three times and your ♦ 6 has become a winner, which you cash.

Now you have a problem. You have won 5 tricks so far and you have 4 more winners ready to take. So you can take your 9 tricks and run, or you can finesse the ♣ trying for 3 overtricks. It's your decision, but to see how your decision would have turned out.

But at Match Point Pairs the reward would be much greater, a probable very high board. Of course with this layout it might have gotten you a bottom board.

Deal 4

West Deals
None Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

West

1 ♦

3 NT

3 NT by West

Lead: ♥ Q

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

North

Pass

Pass

East

2 ♦

Pass

South

Pass

Pass

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

West is to play 3 NT. North leads the ♥ Q.

Winners: ♠=1 ♥=2 ♦=1 ♣=3 Total = 7

You need two more winners and ♦s is your longest combined suit. But you can only establish one extra winner in ♦s, and before you could even do that the defenders would have taken a bunch of ♥ tricks.

So you must turn to the ♠s for the extra two winners.

You win the first ♥ and lead . . . which ♠? If you play the ♠ Q you will go down, even if North has the ♠ K. He would cover and you would be held to just 2 ♠ tricks.

The only way to get 3 tricks from this holding is to play South for the ♠ K. So play a ♠ to dummy's ♠ A and then a small ♠ back toward your ♠ Q J. Here South puts the ♠ K on and you are home-free.

If it had not dropped you would just have played a third round of ♠s, hoping for a 3-3 split in the suit.

again.

Deal 5

North Deals

N-S Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 6

East Deals

E-W Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

8
6 20
6

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7



♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q 10 8 3

♦ K J 9 2

♣ 9 8 4 2

Deal 7

South Deals

Both Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 8

West Deals

None Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

Deal 9

North Deals

E-W Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 10

East Deals

Both Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

8
6 20
6

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7



♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q 10 8 3

♦ K J 9 2

♣ 9 8 4 2

Deal 11

South Deals

None Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 12

West Deals

N-S Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

Deal 13

North Deals

Both Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 14
East Deals
None Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

8
6 20
6

♠ K 5 4 3
♥ J 9 7 2
♦ A 10 7
♣ 10 7



♠ 7
♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

♠ A J 10 8
♥ K 4
♦ Q 5 3
♣ A K Q J

Deal 15

South Deals

N-S Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 16

West Deals

E-W Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

Deal 17

North Deals

None Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 18

East Deals

N-S Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

8
6 20
6

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7



♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q 10 8 3

♦ K J 9 2

♣ 9 8 4 2

Deal 19

South Deals

E-W Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 20
West Deals
Both Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

Deal 21

North Deals

N-S Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 22

East Deals

E-W Vul

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

8
6 20
6

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7



♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7

♥ Q 10 8 3

♦ K J 9 2

♣ 9 8 4 2

Deal 23

South Deals

Both Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 24

West Deals

None Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

Deal 25

North Deals

E-W Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 26
East Deals
Both Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

8
6 20
6

♠ K 5 4 3
♥ J 9 7 2
♦ A 10 7
♣ 10 7



♠ 7
♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

♠ A J 10 8
♥ K 4
♦ Q 5 3
♣ A K Q J

Deal 27

South Deals

None Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 28

West Deals

N-S Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

Deal 29

North Deals

Both Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 30
East Deals
None Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

8
6 20
6

♠ K 5 4 3
♥ J 9 7 2
♦ A 10 7
♣ 10 7



♠ 7
♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

♠ A J 10 8
♥ K 4
♦ Q 5 3
♣ A K Q J

Deal 31

South Deals

N-S Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 32

West Deals

E-W Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2

♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

Deal 33

North Deals

None Vul

♠ K 9 6 2

♥ J 9 5

♦ Q J 6 2

♣ 10 7

15
7 7
11

♠ 8 7 3

♥ A K 2

♦ K 8 3

♣ A J 5 2



♠ Q 10 5

♥ 8 6 4

♦ A 7 5

♣ K Q 8 6

♠ A J 4

♥ Q 10 7 3

♦ 10 9 4

♣ 9 4 3

Deal 34
East Deals
N-S Vul

♠ Q 9 6 2
♥ A 6 5
♦ 8 6 4
♣ 6 5 3

8
6 20
6

♠ K 5 4 3
♥ J 9 7 2
♦ A 10 7
♣ 10 7



♠ 7
♥ Q 10 8 3
♦ K J 9 2
♣ 9 8 4 2

♠ A J 10 8
♥ K 4
♦ Q 5 3
♣ A K Q J

Deal 35

South Deals

E-W Vul

♠ J 8 4
♥ Q J 8 7 3
♦ J 9 4
♣ 9 4

10
5 7
18

♠ Q 10 7
♥ 10 5
♦ Q 7 2
♣ A Q 10 8 5



♠ A K 3
♥ K 4
♦ A K 6 5
♣ J 7 6 2

♠ 9 6 5 2
♥ A 9 6 2
♦ 10 8 3
♣ K 3

Deal 36

West Deals

Both Vul

♠ Q J 7 4
♥ A K
♦ 10 8 6 2
♣ A K Q

6
19 8
7

♠ 10 8 5 2
♥ Q J 9 4 3
♦ Q 4
♣ J 9



♠ A 6 3
♥ 7 5 2
♦ A 7 5 3
♣ 10 5 4

♠ K 9
♥ 10 8 6
♦ K J 9
♣ 8 7 6 3 2