

**Deal 1**

North Deals	♠ 8 7 3
None Vul	♥ A K 2
	♦ K 8 3
	♣ A J 5 2

♠ K 9 6 2	♠ A J 4		
♥ J 9 5	♥ Q 10 7 3		
♦ Q J 6 2	♦ 10 9 4		
♣ 10 7	♣ 9 4 3		
15 7 7 11	♠ Q 10 5 ♥ 8 6 4 ♦ A 7 5 ♣ K Q 8 6		
West	North	East	South
Pass	1 NT	Pass	3 NT
3 NT by North			
Lead: ♥ 3			

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

N  
W E  
S

♠ 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

West      North      East      South  
 3 ♣      Pass      3 ♠      Pass  
 4 ♠      Pass      Pass      Pass  
 4 ♠ by East  
 Lead: ♦ 2

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      North      East      South

Pass      2 ♣  
Pass      Pass  
3 NT by South  
Lead: ♥ 7

	N	
W		E
	S	

♠ Q 10 7  
♥ 10 5  
♦ Q 7 2  
♣ A Q 10 8 5

♠ 9 6 5 2  
♥ A 9 6 2  
♦ 10 8 3  
♣ K 3

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

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

19 6  
8 7

	N	
W		E
	S	

♠ 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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 ♦	Pass	2 ♦	Pass
3 NT	Pass	Pass	Pass

3 NT by West  
Lead: ♥ Q

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.

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.

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

N  
W E  
S

15  
7 7  
11

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

**Deal 6**

East Deals

E-W Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N  
W E  
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

8  
6 20  
6♠ 7  
♥ Q 10 8 3  
♦ K J 9 2  
♣ 9 8 4 2

**Deal 7**

South Deals

Both Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

N  
W S E

♠ 9 6 5 2  
♥ A 9 6 2  
♦ 10 8 3  
♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**10**  
**5**  
**18** 7

**Deal 8**

West Deals

None Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

N  
W E  
S

♠ 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

6  
19 8  
7

**Deal 9**

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



**15**  
7 7  
**11**

**Deal 10**

East Deals

Both Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N  
W E  
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

8  
6 20  
6♠ 7  
♥ Q 10 8 3  
♦ K J 9 2  
♣ 9 8 4 2

**Deal 11**

South Deals

None Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

**10  
5  
18**

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Deal 12**

West Deals

N-S Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q



♠ 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

6  
19 8  
7

**Deal 13**

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



**15**  
7 7  
**11**

**Deal 14**

East Deals

None Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N  
W E  
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7  
8  
6 20  
6

♥ Q 10 8 3  
♦ K J 9 2  
♣ 9 8 4 2

**Deal 15**

South Deals

N-S Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

**10**

**5**

**18**

W N E  
S

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Deal 16**

West Deals    ♠ 10 8 5 2  
E-W Vul      ♥ Q J 9 4 3  
                 ♦ Q 4  
                 ♣ J 9

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

19    6  
    8  
    7

N  
W    E  
S

♠ 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 17**

North Deals  
None Vul

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

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



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

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

**15**  
**7**    **7**  
**11**

**Deal 18**

East Deals

N-S Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

W N E S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

8  
6 20  
6♠ 7  
♥ Q 10 8 3  
♦ K J 9 2  
♣ 9 8 4 2

**Deal 19**

South Deals

E-W Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

N  
W S E

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

**10**  
**5**  
**18**

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Deal 20**      ♠ 10 8 5 2  
West Deals      ♥ Q J 9 4 3  
Both Vul      ♦ Q 4  
                  ♣ J 9

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

6  
**19** 8  
7

N  
W E  
S

♠ 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 21**

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

**15**  
7 7  
**11**



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

**Deal 22**

East Deals

E-W Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N  
W E  
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

8  
6 20  
6♠ 7  
♥ Q 10 8 3  
♦ K J 9 2  
♣ 9 8 4 2

**Deal 23**

South Deals

Both Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

N  
W S E

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

**10**  
**5**  
**18** 7

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Deal 24**

West Deals

None Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

N  
W E  
S

♠ 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

6  
19 8  
7

**Deal 25**

North Deals

E-W Vul

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

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

	N	
W		E
	S	

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

15  
7 7  
11

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

**Deal 26**

East Deals

Both Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N  
W E  
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

8  
6 20  
6♠ 7  
♥ Q 10 8 3  
♦ K J 9 2  
♣ 9 8 4 2

**Deal 27**

South Deals

None Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

N  
W S E

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

10  
5 7  
18

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

**Deal 28**

West Deals

N-S Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

N  
W E  
S

♠ 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

6  
19 8  
7

**Deal 29**

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



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

**15**  
7 7  
**11**

**Deal 30**

East Deals

None Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N  
W E  
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

♠ 7  
8  
6 20  
6

♥ Q 10 8 3  
♦ K J 9 2  
♣ 9 8 4 2

**Deal 31**

South Deals

N-S Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

**10**

**5**

**18**

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2



**Deal 32**

West Deals

E-W Vul

♠ 10 8 5 2

♥ Q J 9 4 3

♦ Q 4

♣ J 9

♠ Q J 7 4

♥ A K

♦ 10 8 6 2

♣ A K Q

♠ A 6 3

♥ 7 5 2

♦ A 7 5 3

♣ 10 5 4

6  
19 8  
7N  
W E  
S♠ K 9  
♥ 10 8 6  
♦ K J 9  
♣ 8 7 6 3 2

**Deal 33**

North Deals

None Vul

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

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

	N	
W		E
	S	

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

15  
7 7  
11

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

**Deal 34**

East Deals

N-S Vul

♠ K 5 4 3

♥ J 9 7 2

♦ A 10 7

♣ 10 7

♠ Q 9 6 2

♥ A 6 5

♦ 8 6 4

♣ 6 5 3

N  
W E  
S

♠ A J 10 8

♥ K 4

♦ Q 5 3

♣ A K Q J

8  
6 20  
6

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

**Deal 35**

South Deals

E-W Vul

♠ Q 10 7

♥ 10 5

♦ Q 7 2

♣ A Q 10 8 5

♠ J 8 4

♥ Q J 8 7 3

♦ J 9 4

♣ 9 4

N  
W S E

♠ 9 6 5 2

♥ A 9 6 2

♦ 10 8 3

♣ K 3

**10**  
**5**  
**18**

♠ A K 3

♥ K 4

♦ A K 6 5

♣ J 7 6 2

**Deal 36**

West Deals  
Both Vul

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

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

19 6 8  
7

N  
W E  
S

♠ 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