

**Deal 1**

North Deals

None Vul

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

<sup>17</sup>  
7 5  
<sub>11</sub>



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

West      North      East      South  
Pass      Pass      Pass      3 NT

3 NT by North

Lead: ♠ 2

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

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

The bidding has been as shown. Partner led the ♠ 2, dummy played the ♠ 3 and it is your play.

When you have made your choice

This is a perfect example of why you should USUALLY play Third-hand-high.

If you do not put your ♠ Q on this trick declarer will get an undeserved winner with his ♠ J. In this Deal it will be his ninth trick. Play Third-hand-high and he will go down, otherwise he will make his contract.

**Deal 2**East Deals  
None Vul

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

10 7  
 8 15

West

3 ♠  
 Pass

4 ♠ by East  
 Lead: ♥ Q

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



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

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

North      East      South  
 1 ♠      Pass      Pass

4 ♠

Pass

The bidding has been as shown. Partner led the ♥ Q, dummy played the ♥ 4 and it is your play.

When you have made your choice

You dare not play low for fear declarer might win a singleton ♥ K.

And when you win the first trick, (the ♥ K does NOT fall), you have to decide what to do next. Do not just return the suit like a robot since it is obvious that you have no more ♥ winners and you surely won't win any ♣ tricks.

You need to switch to a ♦, and the ♦ 4, (low from an honor) is recommended.

Played this way you will defeat the contract by one trick. If you allow

declarer to win the first trick he will pull trumps and discard two red losers on dummy's ♣ and make an overtrick.

**Deal 3**  
South Deals  
None Vul

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

10  
10 5  
15

West      North      East      South  
Pass      3 NT      Pass      1 NT  
Pass  
3 NT by South  
Lead: ♣ 4

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

N  
W   E  
S

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

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

The bidding has been as shown. Partner led the ♣ 4, dummy played the ♣ 3 and it is your play.

When you have made your choice

But that doesn't mean you should blindly play your HIGHEST card, rather you should play the LOWEST of high-equals.

In other words, in this case you should play the ♣ J, which is equal to the ♣ Q.

If instead you play the ♣ Q, figuring it makes no difference, you'd be right that it makes no difference to you. But partner would then assume that it is declarer with the ♣ J, and when he obtains the lead with the ♦ K he will be unlikely to lead another ♣, which would be too bad for your side.

**Deal 4**  
 West Deals  
 None Vul

♠ A 9 5  
 ♥ A K J 9 7 2  
 ♦ 8  
 ♣ 9 7 3

6  
 12 12  
 10

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

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

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

|             |              |             |              |
|-------------|--------------|-------------|--------------|
| <i>West</i> | <i>North</i> | <i>East</i> | <i>South</i> |
| 1 ♥         | Pass         | 2 ♣         | Pass         |
| 2 ♥         | Pass         | 4 ♥         | Pass         |
| Pass        | Pass         |             |              |
| 4 ♥ by West |              |             |              |
| Lead: ♠ 3   |              |             |              |

trick when you play correctly.

For your side, 2 ♠ tricks and the two minor Aces spell defeat.

The bidding has been as shown. Partner led the ♠ 3, dummy played the ♠ 4 and it is your play.

When you have made your choice

Partner's low ♠ lead tells you that he has an honor in the suit. There are only two ♠ honors you can't see, and you know he wouldn't underlead an Ace at a suit contract. So partner holds the ♠ Q.

You can see clearly what would happen if you played Third-hand-high and put on your ♠ K. Declarer would win his ♠ A and could then set up a second ♠ trick by leading toward dummy's ♠ J.

By playing the ♠ T you force declarer to win with the ♠ A if he wants the trick. But however he plays he can only make one ♠

**Deal 5**

North Deals

None Vul

♠ A J 9 2

♥ 10 7 5 3

♦ A 4 2

♣ 9 7

|    |
|----|
| 16 |
| 9  |
| 2  |
| 13 |

|            |
|------------|
| ♠ 6 4      |
| ♥ K Q 2    |
| ♦ K J 10 3 |
| ♣ A K 8 3  |



|            |
|------------|
| ♠ Q 10 8 7 |
| ♥ 9 6 4    |
| ♦ 8 7 5    |
| ♣ 10 6 4   |

|           |
|-----------|
| ♠ K 5 3   |
| ♥ A J 8   |
| ♦ Q 9 6   |
| ♣ Q J 5 2 |

|      |       |      |       |
|------|-------|------|-------|
| West | North | East | South |
|      | 1 NT  | Pass | 3 NT  |

|      |      |      |  |
|------|------|------|--|
| Pass | Pass | Pass |  |
|------|------|------|--|

3 NT by North

Lead: ♠ 7

you to pick up dummy's ♠ K and four ♠ winners. Along with the ♦ A you will defeat the contract.

If you play ANY card except your ♠ 2 on the first trick you will not be able to win four tricks in the suit because you cannot get East back into the lead. And declarer will make the contract easily.

The bidding has been as shown. Partner led the ♠ 7, dummy played the ♠ 3 and it is your play.

When you have made your choice

Partner has led a small card, so it is surely fourth-down. That means you should automatically apply the Rule of Eleven.

11 minus 7 equals 4, so there are just 4 cards higher than the 7 between dummy, you, and declarer. AND YOU CAN SEE ALL FOUR OF THEM.

Declarer has no card that can beat the ♠ 7, and the only way you can beat this contract is to let partner's ♠ 7 hold the trick. He will continue the suit, allowing

**Deal 6**

East Deals

E-W Vul

♠ A J

♥ K Q 4 3

♦ A 7 3

♣ K 6 5 2

♠ Q 9 4

♥ J 9 8 5

♦ Q J 10 5

♣ J 10

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

♠ K 10 7 2

♥ 10 6

♦ 9 8 2

♣ Q 9 4 3

♠ 8 6 5 3

♥ A 7 2

♦ K 6 4

♣ A 8 7

<sup>17</sup>

7

<sup>11</sup>

**Deal 7**

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



10 7  
8 15  
      ♦ 9 5  
      ♥ Q J 9 5  
      ♦ A J 6 2  
      ♣ 9 7 4

**Deal 8**

West Deals

None Vul

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

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

**10**  
**10**    **5**  
**15**

N  
W    E  
S

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

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

**Deal 9**      ♠ Q 8 7 3

North Deals      ♥ 10 5

E-W Vul      ♦ A 5 4 2

♣ 8 4 2

♠ A 9 5

♥ A K J 9 7 2

♦ 8

♣ 9 7 3

N  
W   E  
S

♠ J 6 4

♥ Q 8

♦ K 9 7 3

♣ K Q J 10

6  
12 12  
10

♠ K 10 2

♥ 6 4 3

♦ Q J 10 6

♣ A 6 5

**Deal 10**

East Deals

Both Vul

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

♠ A J 9 2

♥ 10 7 5 3

♦ A 4 2

♣ 9 7

**16**  
**9**    **2**  
**13**

N  
W    E  
S

♠ Q 10 8 7

♥ 9 6 4

♦ 8 7 5

♣ 10 6 4

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

**Deal 11**

|                 |            |
|-----------------|------------|
| South Deals     | ♠ A J      |
| None Vul        | ♥ K Q 4 3  |
|                 | ♦ A 7 3    |
|                 | ♣ K 6 5 2  |
| ♠ Q 9 4         | ♠ K 10 7 2 |
| ♥ J 9 8 5       | ♥ 10 6     |
| ♦ Q J 10 5      | ♦ 9 8 2    |
| ♣ J 10          | ♣ Q 9 4 3  |
|                 | ♠ 8 6 5 3  |
| 17<br>7 5<br>11 | ♥ A 7 2    |
|                 | ♦ K 6 4    |
|                 | ♣ A 8 7    |

N  
W E  
S

**Deal 12**

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

**10 7**  
**8 15**

N  
W E  
S

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

**Deal 13**      ♠ K 9 8  
North Deals    ♥ A 8 5  
Both Vul        ♦ Q J 9 4  
                  ♣ 9 7 3

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

N  
W     E  
S

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

**10**  
**10 5**  
**15**

**Deal 14**      ♠ Q 8 7 3  
East Deals      ♥ 10 5  
None Vul      ♦ A 5 4 2  
                  ♣ 8 4 2

♠ A 9 5  
♥ A K J 9 7 2  
♦ 8  
♣ 9 7 3

6  
**12**    **12**  
**10**

N  
W     E  
S

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

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

**Deal 15**

|                                      |  |
|--------------------------------------|--|
| South Deals                          | ♠ 6 4                                      |
| N-S Vul                              | ♥ K Q 2                                    |
|                                      | ♦ K J 10 3                                 |
|                                      | ♣ A K 8 3                                  |
| ♠ A J 9 2                            | ♠ Q 10 8 7                                 |
| ♥ 10 7 5 3                           | ♥ 9 6 4                                    |
| ♦ A 4 2                              | ♦ 8 7 5                                    |
| ♣ 9 7                                | ♣ 10 6 4                                   |
| <b>16</b><br><b>9 2</b><br><b>13</b> | ♠ K 5 3<br>♥ A J 8<br>♦ Q 9 6<br>♣ Q J 5 2 |

N  
W E  
S

**Deal 16**

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

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

<sup>17</sup>  
7 5  
11

**Deal 17**

|             |               |
|-------------|---------------|
| North Deals | ♠ 2           |
| None Vul    | ♥ A 8 7 6 2   |
|             | ♦ K 8 4       |
|             | ♣ 10 8 5 2    |
| ♠ K 10 7 4  | ♠ A Q J 8 6 3 |
| ♥ 10 4      | ♥ K 3         |
| ♦ 9 5 3     | ♦ Q 10 7      |
| ♣ A Q J 3   | ♣ K 6         |
| 10 7<br>8   | ♠ 9 5         |
| 15          | ♥ Q J 9 5     |
|             | ♦ A J 6 2     |
|             | ♣ 9 7 4       |

N  
W E  
S

**Deal 18**

East Deals

N-S Vul

♠ K 9 8

♥ A 8 5

♦ Q J 9 4

♣ 9 7 3

♠ J 5 3

♥ Q 10 6

♦ K 6 2

♣ A 10 6 4



♠ Q 7 4 2

♥ 9 7 4 3

♦ 8 7

♣ Q J 2

♠ A 10 6

♥ K J 2

♦ A 10 5 3

♣ K 8 5

**10****10 5****15**

**Deal 19**      ♠ Q 8 7 3  
South Deals    ♥ 10 5  
E-W Vul        ♦ A 5 4 2  
                  ♣ 8 4 2

♠ A 9 5  
♥ A K J 9 7 2  
♦ 8  
♣ 9 7 3

6  
**12    12**  
**10**

N  
W     E  
S

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

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

**Deal 20**

West Deals

Both Vul

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

♠ A J 9 2

♥ 10 7 5 3

♦ A 4 2

♣ 9 7

N  
W E  
S

♠ Q 10 8 7

♥ 9 6 4

♦ 8 7 5

♣ 10 6 4

**16**  
**9 2**  
**13**

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

**Deal 21**

|                 |            |
|-----------------|------------|
| North Deals     | ♠ A J      |
| N-S Vul         | ♥ K Q 4 3  |
|                 | ♦ A 7 3    |
|                 | ♣ K 6 5 2  |
| ♠ Q 9 4         | ♠ K 10 7 2 |
| ♥ J 9 8 5       | ♥ 10 6     |
| ♦ Q J 10 5      | ♦ 9 8 2    |
| ♣ J 10          | ♣ Q 9 4 3  |
|                 | ♠ 8 6 5 3  |
| 17<br>7 5<br>11 | ♥ A 7 2    |
|                 | ♦ K 6 4    |
|                 | ♣ A 8 7    |

N  
W E  
S

**Deal 22**

East Deals

E-W Vul

♠ K 10 7 4

♥ 10 4

♦ 9 5 3

♣ A Q J 3

♠ 2

♥ A 8 7 6 2

♦ K 8 4

♣ 10 8 5 2

N  
W E  
S

♠ A Q J 8 6 3

♥ K 3

♦ Q 10 7

♣ K 6

♠ 9 5  
10 7 15  
8  
♦ Q J 9 5  
♦ A J 6 2  
♣ 9 7 4

**Deal 23**

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



|    |            |
|----|------------|
| 10 | ♠ A 10 6   |
| 10 | ♥ K J 2    |
| 15 | ♦ A 10 5 3 |
|    | ♣ K 8 5    |

**Deal 24**      ♠ Q 8 7 3  
West Deals      ♥ 10 5  
None Vul      ♦ A 5 4 2  
                  ♣ 8 4 2

♠ A 9 5  
♥ A K J 9 7 2  
♦ 8  
♣ 9 7 3

6  
**12**    **12**  
**10**

N  
W     E  
S

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

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

**Deal 25**

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

N  
W     E  
S

**16**  
9     2  
**13**  
      ♦ A 4 2  
      ♣ Q J 5 2

**Deal 26**

East Deals

Both Vul

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

17  
7 5  
11

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

|   |   |   |
|---|---|---|
|   | N |   |
| W |   | E |
|   | S |   |

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

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

**Deal 27**

|             |               |
|-------------|---------------|
| South Deals | ♠ 2           |
| None Vul    | ♥ A 8 7 6 2   |
|             | ♦ K 8 4       |
|             | ♣ 10 8 5 2    |
| ♠ K 10 7 4  | ♠ A Q J 8 6 3 |
| ♥ 10 4      | ♥ K 3         |
| ♦ 9 5 3     | ♦ Q 10 7      |
| ♣ A Q J 3   | ♣ K 6         |
| 10 7<br>8   | ♠ 9 5         |
| 15          | ♥ Q J 9 5     |
|             | ♦ A J 6 2     |
|             | ♣ 9 7 4       |

N  
W E  
S

**Deal 28**

West Deals

N-S Vul

♠ K 9 8

♥ A 8 5

♦ Q J 9 4

♣ 9 7 3

♠ J 5 3

♥ Q 10 6

♦ K 6 2

♣ A 10 6 4



♠ Q 7 4 2

♥ 9 7 4 3

♦ 8 7

♣ Q J 2

♠ A 10 6

♥ K J 2

♦ A 10 5 3

♣ K 8 5

**10****10 5****15**

**Deal 29**      ♠ Q 8 7 3  
North Deals    ♥ 10 5  
Both Vul        ♦ A 5 4 2  
                  ♣ 8 4 2

♠ A 9 5  
♥ A K J 9 7 2  
♦ 8  
♣ 9 7 3

6  
**12**    **12**  
**10**

N  
W     E  
S

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

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

**Deal 30**

East Deals

None Vul

♠ A J 9 2

♥ 10 7 5 3

♦ A 4 2

♣ 9 7

♠ 6 4

♥ K Q 2

♦ K J 10 3

♣ A K 8 3

N  
W E  
S

♠ Q 10 8 7

♥ 9 6 4

♦ 8 7 5

♣ 10 6 4

♠ K 5 3

♥ A J 8

♦ Q 9 6

♣ Q J 5 2

**16**  
**9 2**  
**13**

**Deal 31**

|                 |            |
|-----------------|------------|
| South Deals     | ♠ A J      |
| N-S Vul         | ♥ K Q 4 3  |
|                 | ♦ A 7 3    |
|                 | ♣ K 6 5 2  |
| ♠ Q 9 4         | ♠ K 10 7 2 |
| ♥ J 9 8 5       | ♥ 10 6     |
| ♦ Q J 10 5      | ♦ 9 8 2    |
| ♣ J 10          | ♣ Q 9 4 3  |
|                 | ♠ 8 6 5 3  |
| 17<br>7 5<br>11 | ♥ A 7 2    |
|                 | ♦ K 6 4    |
|                 | ♣ A 8 7    |

N  
W E  
S

**Deal 32**

West Deals  
E-W Vul  
**♠ K 10 7 4**  
**♥ 10 4**  
**♦ 9 5 3**  
**♣ A Q J 3**

**10 7**  
**8 15**

N  
W E  
S

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

**Deal 33**      ♠ K 9 8  
North Deals      ♥ A 8 5  
None Vul      ♦ Q J 9 4  
                    ♣ 9 7 3

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

N  
W     E  
S

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

**10**  
**10 5**  
**15**

**Deal 34**  
East Deals  
N-S Vul

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

♠ A 9 5  
♥ A K J 9 7 2  
♦ 8  
♣ 9 7 3

6  
**12    12**  
**10**

N  
W     E  
S

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

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

**Deal 35**

|                                      |  |
|--------------------------------------|--|
| South Deals                          | ♠ 6 4                                      |
| E-W Vul                              | ♥ K Q 2                                    |
|                                      | ♦ K J 10 3                                 |
|                                      | ♣ A K 8 3                                  |
| ♠ A J 9 2                            | ♠ Q 10 8 7                                 |
| ♥ 10 7 5 3                           | ♥ 9 6 4                                    |
| ♦ A 4 2                              | ♦ 8 7 5                                    |
| ♣ 9 7                                | ♣ 10 6 4                                   |
| <b>16</b><br><b>9 2</b><br><b>13</b> | ♠ K 5 3<br>♥ A J 8<br>♦ Q 9 6<br>♣ Q J 5 2 |

N  
W E  
S