

**Deal 1**  
North Deals  
None Vul

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

17  
9 5  
9

N  
W E  
S

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

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

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

West	North	East	South
	1 NT	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♠ 6			

Partner's 2 NT bid invites you to bid game if you have a maximum hand. Your 17 points is certainly a maximum so you bid 3 NT.

Will you take your ♠ A immediately? or at trick 2? or trick 3?

You need 3 more tricks, and they must come from ♠s. So you must drive out the ♠ A. The problem is that when the defenders win the ♠ A they may also take 4 ♠ tricks.

While you cannot guarantee the contract you can at least give yourself a better chance by holding up your ♠ A on the first trick, and also on West's ♠ continuation. You win the third ♠ with your ♠ A.

Now you drive out the ♠ A. There are four possibilities: East may win the ♠ A and cash two more ♠s, down 1. East may win the ♠ A and cash just one ♠s, you make it. West may win the ♠ A and have a fourth ♠ to lead, you make it. West may win the ♠ A and be out of ♠s, you make it.

If you win the first or second ♠ trick you will fail.

When you attack ♠s, West will win the ♠ A and play a ♠.

Holding up twice can never hurt, and in this case it is the only way to make the contract.

**Deal 2**East Deals  
None Vul

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

7  
17 4  
12

West  
2 ♥  
Pass  
2 ♠ by East  
Lead: ♣ 2

♠ K 7  
♥ J 10 9 8  
♦ J 9 7 2  
♣ Q 9 5

N  
W E  
S

♠ J 9 8 6 4 2  
♥ 4  
♦ K 6 5 3  
♣ 8 3

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

North  
Pass  
Pass  
2 ♠

East  
1 NT  
2 ♠

South  
Pass  
Pass

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

You say pass.

The contract would be 2 ♠ played by East.

To make West the declarer ROTATE.

West plays 2 ♠. North leads the ♣ 2. South plays the ♣ Q which you take with your ♣ A.

Count losers in the long-trump hand, (dummy this time).

You can make the contract if you just force out their big trumps. But there is another tempting possibility. You could enter dummy with the ♦ K and play the ♥ 4, finessing South for the ♥ K. If the finesse is successful you could then discard dummy's ♣ loser on the ♥ A.

Should you or shouldn't you?

The reward for this play would be an overtrick. The price of failure would be going down in a cold contract. So obviously, at rubber bridge, you would be foolish to take such a risk. Playing Duplicate though, you might consider it. But let's say you decide to play safe.

Win the ♣ A and play a trump. As soon as you get in play another trump. The defenders will no doubt take their ♣ winner when they get in. South will no doubt win one of those high trump tricks, and he MAY lead a ♥ when he gets in. There you will be, trying to decide again whether to finesse . . .

As you see, the ♥ K is in the wrong place this time, but might be right the next time.

Usually you should not risk your contract for the sake of an overtrick.

**Deal 3**

South Deals  
None Vul

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

9	♦ KQ
4 10	♦ KQ 8 2
17	♣ A 10 7 4

West	North	East	South
			1 NT
Pass	2 ♣	Pass	2 ♦
Pass	2 NT	Pass	3 NT
Pass	Pass	Pass	

3 NT by South  
Lead: ♣ 7



Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

The 2 NT bid is invitational, asking you to bid game with a maximum, pass with a minimum. You have 17 points so you bid 3 NT.

You put on dummy's ♣ J, but East wins the ♣ A then continues with the ♣ 9. Do you play your ♣ K now?

You need 3 more tricks, and they must come from ♦s. So you must drive out the ♦ A. The problem is that when the defenders win the ♦ A they may also take 4 ♣ tricks.

This is another case where you should hold up. Allow EW to win the second trick and take your ♣ K only at trick #3.

Now you drive out the ♦ A. If West has it and also started with 5 ♣s you will go down. But if East has the ♦ A you will make the contract no matter how ♣s split.

If you win the second ♣ East will still have a ♣ when he wins the ♦ A.

But if you hold up your ♣ K East will have no ♣ to put his partner in with.

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

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

	N		E	
W				S
	K 8 5		A 2	
	♦ A 7 3			
	♣ A K Q 7 2			

West      North      East      South  
 2 NT      Pass      3 NT      Pass  
 Pass      Pass  
 3 NT by West  
 Lead: ♥ 5

Even if you wanted to show your ♦ suit how would you do it? If you bid 3 ♦ it would be a transfer and if you bid 4 ♦ you would have bypassed 3 NT, your probable best contract.

But you didn't want to bid them anyway, you just wanted to bid 3 NT, right?

The contract would be 3 NT played by West.

To make East the declarer ROTATE.

South leads ♥ 5, North plays the ♥ Q.

The first thing you need to decide is whether to hold up on the ♥.

First decide the holdup question. South led the ♥ 5 and you can see the ♥ 4, ♥ 3 and ♥ 2. Assuming South led fourth down he must have only a 4-card suit since there are no cards he could have lower than the ♥ 5. With ♥'s splitting 4-4 a holdup would do no good, and isn't necessary anyway.

So take the ♥ A. Then what?

You COULD try the ♦ finesse. Even if it loses it would establish several ♦ winners. However, if the defenders win just 1 ♦ trick they will quickly grab their 3 ♥ tricks and their ♠ A and put you down 1.

This is why it is important to make a Plan which includes a Winner count. You need just one additional winner and all you have to do to get it is play a ♠ honor.

When you can see all four hands, including the location of the ♦ Q, it kind of makes you wished you had finessed and gotten all those overtricks.

Good Bridge players like to take tricks, but they are not greedy.

**Deal 5**

North Deals	♠ A Q 10 2
None Vul	♥ K 7
	♦ K Q 7 3
	♣ K 7 5

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



17	♠ K J 8 5 3
6 4	♥ A J 4 2
13	♦ 5
	♣ A 6 4

West	North	East	South
	1 NT	Pass	2 ♥
Pass	3 ♠	Pass	4 NT
Pass	5 ♦	Pass	6 ♠
Pass	Pass	Pass	
6 ♠ by North			
Lead: ♣ 10			

round. (also about 50%) Establish a ♦ honor. (To% certain)

First pull trumps, ending in dummy. It takes two rounds. Next play the ♦ 5 toward your ♦ Q. East wins this and plays another ♣. Win the ♣, come to your hand with the ♥ K, then play your good ♦ Q, discarding dummy's losing ♣.

You will need to ruff two ♥s in your hand, but the rest of the tricks are yours.

If they had been 3-1 you would have had to leave the last trump undrawn until after you had ruffed two ♥s in your hand.

Partner's 2 ♥ bid is a transfer; he expects you to bid 2 ♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1 NT. You indicate this with a jump to 3 ♠. This is called a "Super-Accept". Partner now bids 4 NT. What do you answer?

Partner's 2 ♥ bid is a transfer; he expects you to bid 2 ♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1 NT. You indicate this with a jump to 3 ♠. This is called a "Super-Accept". Partner now bids 4 NT. What do you answer?

Blackwood, and with one Ace you answer 5 ♦. Partner bids 6 ♠ and everybody passes.

It won't matter where you take it, but assume you win in your hand.

Since the ♦ loser is a sure thing you will need to find somewhere to discard a ♣. There are three possibilities: Finesse East for the ♥ Q. (50% chance) Try to drop the ♥ Q by ruffing the third

**Deal 6**

East Deals

E-W Vul

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

N  
W E  
S

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

17  
9 5  
9♠ 7 5  
♥ K 6 4  
♦ K Q 7 4  
♣ J 9 8 6

**Deal 7**

South Deals

Both Vul

♠ K 7

♥ J 10 9 8

♦ J 9 7 2

♣ Q 9 5

♠ 10 5

♥ A Q 6 2

♦ A Q 4

♣ A J 7 4

N  
W E  
S

♠ J 9 8 6 4 2

♥ 4

♦ K 6 5 3

♣ 8 3

♠ A Q 3

♥ K 7 5 3

♦ 10 8

♣ K 10 6 2

7  
**17** 4  
**12**

**Deal 8**

West Deals      ♠ J 4  
None Vul      ♥ A 9 8 5  
♦ J 10 7 3  
♣ K 8 2  
♠ Q 10 8 7 3  
♥ 6 4 2  
♦ 9 5  
♣ Q 9 5



♠ A 9 2  
♥ J 10 7 3  
♦ A 6 4  
♣ J 6 3

9  
4 10  
17

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

**Deal 9**      ♠ J 7 4 3  
North Deals    ♥ KJ 9 5  
E-W Vul        ♦ Q 9 5  
                  ♣ 8 5

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

N  
W     E  
S

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

7  
7 20  
6

**Deal 10**      ♠ A Q 10 2

East Deals      ♥ K 7

Both Vul      ♦ K Q 7 3

♣ K 7 5

♠ 9 6

♥ Q 10 8 3

♦ J 9 6 2

♣ Q J 3

N  
W     E  
S

♠ 7 4

♥ 9 6 5

♦ A 10 8 4

♣ 10 9 8 2

♠ K J 8 5 3

♥ A J 4 2

♦ 5

♣ A 6 4

<sup>17</sup>  
6    4  
<sub>13</sub>

**Deal 11**

South Deals	♠ A 8 2
None Vul	♥ A 10 8 2
	♦ A 3
	♣ K Q 10 4
♠ Q 10 3	♠ K J 9 6 4
♥ Q 9 5	♥ J 7 3
♦ J 9 8 6	♦ 10 5 2
♣ A 7 3	♣ 5 2
	♠ 7 5
17 9 5 9	♥ K 6 4
	♦ K Q 7 4
	♣ J 9 8 6

N  
W E  
S

**Deal 12**

West Deals  
N-S Vul  
**♠ 10 5**  
**♥ A Q 6 2**  
**♦ A Q 4**  
**♣ A J 7 4**

**7**  
**17 4**  
**12**

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

N  
W E  
S

**♠ K 7**  
**♥ J 10 9 8**  
**♦ J 9 7 2**  
**♣ Q 9 5**

**♠ J 9 8 6 4 2**  
**♥ 4**  
**♦ K 6 5 3**  
**♣ 8 3**

**Deal 13**

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



**Deal 14**

East Deals

None Vul

♠ J 7 4 3

♥ K J 9 5

♦ Q 9 5

♣ 8 5

♠ Q 9

♥ 8 4 3

♦ K J 10 8 2

♣ J 10 4



♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2

♠ A 10 6 2

♥ Q 10 7 6

♦ 6 4

♣ 9 6 3

7  
7 20  
6

**Deal 15**      ♠ A Q 10 2

South Deals      ♥ K 7

N-S Vul      ♦ K Q 7 3

♣ K 7 5

♠ 9 6

♥ Q 10 8 3

♦ J 9 6 2

♣ Q J 3

W      N  
S      E

♠ 7 4

♥ 9 6 5

♦ A 10 8 4

♣ 10 9 8 2

♠ K J 8 5 3

♥ A J 4 2

♦ 5

♣ A 6 4

17  
6 4  
13

**Deal 16**

West Deals  
E-W Vul  
  
♠ Q 10 3  
♥ Q 9 5  
♦ J 9 8 6  
♣ A 7 3

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

<sup>17</sup>  
9 5  
9

**Deal 17**

North Deals  
None Vul

♠ K 7  
♥ J 10 9 8  
♦ J 9 7 2  
♣ Q 9 5

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



♠ J 9 8 6 4 2  
♥ 4  
♦ K 6 5 3  
♣ 8 3

7  
**17** 4  
**12**

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

**Deal 18**

East Deals	♠ J 4
N-S Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4    10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



**Deal 19**      ♠ J 7 4 3  
South Deals    ♥ KJ 9 5  
E-W Vul        ♦ Q 9 5  
                  ♣ 8 5

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

N  
W     E  
S

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

7  
7 20  
6

**Deal 20** ♠ A Q 10 2

West Deals ♥ K 7

Both Vul ♦ K Q 7 3

♣ K 7 5

♠ 9 6

♥ Q 10 8 3

♦ J 9 6 2

♣ Q J 3

N  
W E  
S

♠ 7 4

♥ 9 6 5

♦ A 10 8 4

♣ 10 9 8 2

♠ K J 8 5 3

♥ A J 4 2

♦ 5

♣ A 6 4

17  
6 4  
13

**Deal 21**

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

N  
W E  
S

**Deal 22**

East Deals

E-W Vul

♠ K 7

♥ J 10 9 8

♦ J 9 7 2

♣ Q 9 5

♠ 10 5

♥ A Q 6 2

♦ A Q 4

♣ A J 7 4

N

W

E

S

♠ J 9 8 6 4 2

♥ 4

♦ K 6 5 3

♣ 8 3

♠ A Q 3

♥ K 7 5 3

♦ 10 8

♣ K 10 6 2

7  
17 4  
12

**Deal 23**

South Deals	♠ J 4
Both Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4    10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



**Deal 24**      ♠ J 7 4 3  
West Deals      ♥ K J 9 5  
None Vul      ♦ Q 9 5  
                  ♣ 8 5

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

N  
W E  
S

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

7  
7 20  
6

**Deal 25**      ♠ A Q 10 2

North Deals      ♥ K 7

E-W Vul      ♦ K Q 7 3

♣ K 7 5

♠ 9 6

♥ Q 10 8 3

♦ J 9 6 2

♣ Q J 3

N  
W     E  
S

♠ 7 4

♥ 9 6 5

♦ A 10 8 4

♣ 10 9 8 2

♠ K J 8 5 3

♥ A J 4 2

♦ 5

♣ A 6 4

<sup>17</sup>  
6    4  
<sub>13</sub>

**Deal 26**

East Deals

Both Vul

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

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

N  
W E  
S

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

17  
9 5  
9  
♠ 7 5  
♥ K 6 4  
♦ K Q 7 4  
♣ J 9 8 6

**Deal 27**

South Deals  
None Vul

♠ K 7  
♥ J 10 9 8  
♦ J 9 7 2  
♣ Q 9 5

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



♠ J 9 8 6 4 2  
♥ 4  
♦ K 6 5 3  
♣ 8 3

7  
**17 4**  
**12**

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

**Deal 28**

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



**Deal 29**      ♠ J 7 4 3  
North Deals    ♥ KJ 9 5  
Both Vul        ♦ Q 9 5  
                  ♣ 8 5

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

N  
W E  
S

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

7  
7 20  
6

**Deal 30**      ♠ A Q 10 2

East Deals

None Vul

♦ K Q 7 3

♣ K 7 5

♠ 9 6

♥ Q 10 8 3

♦ J 9 6 2

♣ Q J 3

N  
W   E  
S

♠ 7 4

♥ 9 6 5

♦ A 10 8 4

♣ 10 9 8 2

♠ K J 8 5 3

♥ A J 4 2

♦ 5

♣ A 6 4

17  
6   4  
13

**Deal 31**

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

N  
W E  
S

**Deal 32**

West Deals

E-W Vul

♠ K 7  
♥ J 10 9 8  
♦ J 9 7 2  
♣ Q 9 5

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

7  
**17** 4  
**12**

N  
W E  
S

♠ J 9 8 6 4 2  
♥ 4  
♦ K 6 5 3  
♣ 8 3

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

**Deal 33**

North Deals	♠ J 4
None Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4    10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



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

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

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

7  
7 20  
6

N  
W E  
S

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

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

**Deal 35** ♠ A Q 10 2

South Deals ♥ K 7

E-W Vul ♦ K Q 7 3

♣ K 7 5

♠ 9 6

♥ Q 10 8 3

♦ J 9 6 2

♣ Q J 3

N  
W E  
S

♠ 7 4

♥ 9 6 5

♦ A 10 8 4

♣ 10 9 8 2

♠ K J 8 5 3

♥ A J 4 2

♦ 5

♣ A 6 4

17  
6 4  
13