

**Deal 1**

West Deals  
None Vul

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

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



♠ 9 3  
♥ 8 2  
♦ 10 9 5 4 2  
♣ K 8 6 3

15  
13 3  
9

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

| West         | North | East | South |
|--------------|-------|------|-------|
| 1 ♥          | 1 ♠   | Pass | 2 ♥   |
| Pass         | 4 ♠   | Pass | Pass  |
| Pass         |       |      |       |
| 4 ♠ by North |       |      |       |
| Lead: ♥ 8    |       |      |       |

The bidding has been as shown. South's 2 ♥ bid shows good ♠ support with at least 10 points.

Partner led the ♥ 8, dummy played the ♥ 6 and it is your play.

When you have made your choice

Partner's ♥ 8 lead is a high spot card, either top-of-nothing, or a singleton or doubleton. He definitely does not have an honor, which means that North holds ♥ A Q J.

In other words, your ♥ K is dead in the water. BUT, if you play it to this trick you hand North three ♥ tricks, while if you play a low ♥ he can only get 2 winners in the suit.

The extra winner would permit North to discard 2 of dummy's ♦ losers, and this would give North the contract.

**Deal 2**

East Deals

None Vul

♠ K 7 3

♥ 9 6 4

♦ K J 6

♣ K J 9 5

4  
11 16  
9

West

3 NT

3 NT by East

Lead: ♥ Q

♠ J 9 8 5

♥ K 7

♦ 9 7 4 3

♣ 8 7 2



♠ Q 6 4

♥ Q J 10 5 3

♦ 8 5

♣ A 10 4

North

Pass

East

1 NT

Pass

South

Pass

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

Admittedly you have a terrible hand. But that's no reason to be careless. YOU can beat this contract, but you have to do it right now by unblocking the ♥ K. If declarer holds up you will continue with your ♥ 7 and partner will establish his suit while he still has the ♣ A for an entry. If declarer doesn't hold up it will be just as bad for him.

But suppose you say "Well, partner's ♥ Q is just as good as my ♥ K so I'll just save the King for later" as you play low. Declarer will love you. He will hold up on

the ♥ Q, then again on trick two when you play the ♥ K. AND HE WILL STILL HAVE HIS ♥ A when you switch to another suit. He will have time to drive out the ♣ A while he still has ♥s stopped.

It was a good thing you held the ♥ K rather than declarer, but it is a nuisance that you must get out of the way on the very first trick.

**Deal 3**

North Deals  
None Vul

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

19  
7 8  
6

West

Pass

Pass

3 NT by South

Lead: ♥ 2

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2



♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

North

1 ♠

3 NT

East

Pass

Pass

South

1 NT

Pass

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3

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

When you have made your choice

You know partner has a 4-card ♥ suit, (he led the deuce), and you know it is headed by an honor. You hope the honor is the ♥ J, but in any case you must get your high ♥s out of the way.

Declarer will probably come to his hand and then take a ♠ finesse. You win the ♠ K, take your other high ♥, then lead your ♥ 3 toward your partner.

As you see, partner did hold the ♥ J 9, so your side wins 3 ♥ tricks.

If declarer played low on the first trick you would win the ♥ Q, then play the ♥ K to dummy's ♥ A.

**Deal 4**

East Deals  
None Vul

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

9  
13 13  
5

West

2 NT

Pass

3 NT by West

Lead: ♠ 5

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2



♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3

North

Pass

Pass

East

1 ♥

3 NT

South

Pass

Pass

♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6

The bidding has been as shown. Partner led the ♠ 5, dummy played the ♠ 2 and it is your play.

When you have made your choice

Partner's low ♠ lead tells you he has an honor in the suit, so it must be either the ♠ Q or the ♠ T. West's jump to 2 NT makes it almost certain that he holds the ♠ Q, so you can figure partner probably led from ♠ T x x 5.

Apply the Rule of 11. 11 minus 5 = 6 cards higher than the ♠ 5 held by dummy, you, and declarer. Since you can see 5 of the 6 you conclude that that declarer will have to play his ♠ Q to beat your ♠ 7.

West will take the ♠ Q at trick 1, but when North wins a high ♥ he will play another

♠ through dummy's ♠ K 9 to your ♠ A J. Once you clear dummy's ♠ away partner will win another ♥ and be able to cash his last ♠.

Note that if dummy's ♠ 9 was played you would cover with your ♠ J, leading to the same situation.

**Deal 5**

North Deals

None Vul

♠ 9 7 3

♥ A Q 7

♦ J 10 8 7 3

♣ K 6

16

10 4

10

♠ A Q 10

♥ K 4 3

♦ K Q 9 2

♣ Q 8 5



♠ J 6 4

♥ 9 8

♦ A 5

♣ A J 10 7 4 2

♠ K 8 5 2

♥ J 10 6 5 2

♦ 6 4

♣ 9 3

West

North

East

South

1 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by North

Lead: ♥ 5

The bidding has been as shown. Partner led the ♥ 5, dummy played the ♥ 8 and it is your play.

When you have made your choice

The Rule of Eleven tells you there are 6 cards in South, West and North that are higher than the ♥ 5. You can see 5 of them, so that leaves just one of them for North.

East cannot have all three of the outstanding honors, because from ♥ K J T x x his correct lead would be the Jack. So you can deduce that North must hold exactly one of ♥ K, ♥ J, or ♥ T.

If his honor is not the ♥ K then it won't matter whether you play ♥ A or ♥ Q to the

first trick; you will win your two top cards and then play your small one back to East.

So assume North actually holds the ♥ K x x. If you play the ♥ A to trick one, then lead ♥ Q, North will hold up on the second trick, and win the third ♥. Then, when you win your ♣ K you will not have a ♥ to return to partner and declarer will make the contract.

So what happens if you play the ♥ Q at trick one? North could still make the contract by holding up, but he will be afraid to do so. After all, from his perspective it looks like East probably holds the ♥ A and he will be afraid of losing the first 5 ♥ tricks, perhaps even when the ♣ K finessing is working!

**Deal 6**

East Deals

E-W Vul

♠ A Q J 8 2

♥ A Q J 5

♦ J 6

♣ 7 4

♠ 6 4

♥ K 10 9 7 4 3

♦ A Q 7

♣ A 10



♠ 9 3

♥ 8 2

♦ 10 9 5 4 2

♣ K 8 6 3

♠ K 10 7 5

♥ 6

♦ K 8 3

♣ Q J 9 5 2

15

13 3

9

**Deal 7**

South Deals

Both Vul

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

4  
11 16  
9

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



♠ A 10 2  
♥ A 8 2  
♦ A Q 10 2  
♣ Q 6 3

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

**Deal 8**

West Deals

None Vul

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

19  
7 8  
6

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



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

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



**Deal 9**

North Deals

E-W Vul

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

9  
13 13  
5

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



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

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

**Deal 10**

East Deals

Both Vul

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

16  
10 4  
10

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



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

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

**Deal 11**

South Deals

None Vul

♠ A Q J 8 2

♥ A Q J 5

♦ J 6

♣ 7 4

♠ 6 4

♥ K 10 9 7 4 3

♦ A Q 7

♣ A 10



♠ 9 3

♥ 8 2

♦ 10 9 5 4 2

♣ K 8 6 3

♠ K 10 7 5

♥ 6

♦ K 8 3

♣ Q J 9 5 2

15

13 3

9

**Deal 12**

West Deals

N-S Vul

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

4  
11 16  
9

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



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

♠ A 10 2  
♥ A 8 2  
♦ A Q 10 2  
♣ Q 6 3

**Deal 13**

North Deals

Both Vul

♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

19  
7 8  
6

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2



♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3

**Deal 14**

East Deals

None Vul

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

9  
13 13  
5

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



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

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

**Deal 15**

South Deals

N-S Vul

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

16  
10 4  
10

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



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

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

**Deal 16**

West Deals

E-W Vul

♠ A Q J 8 2

♥ A Q J 5

♦ J 6

♣ 7 4

♠ 6 4

♥ K 10 9 7 4 3

♦ A Q 7

♣ A 10



♠ 9 3

♥ 8 2

♦ 10 9 5 4 2

♣ K 8 6 3

♠ K 10 7 5

♥ 6

♦ K 8 3

♣ Q J 9 5 2

15

13 3

9



**Deal 17**

North Deals

None Vul

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

4  
11 16  
9

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



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

♠ A 10 2  
♥ A 8 2  
♦ A Q 10 2  
♣ Q 6 3

**Deal 18**

East Deals

N-S Vul

♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

19  
7 8  
6

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2



♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3

♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

**Deal 19**

South Deals

E-W Vul

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

9  
13 13  
5

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



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

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

**Deal 20**  
 West Deals  
 Both Vul

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

16  
 10 4  
 10

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



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

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

**Deal 21**

North Deals

N-S Vul

♠ A Q J 8 2

♥ A Q J 5

♦ J 6

♣ 7 4

♠ 6 4

♥ K 10 9 7 4 3

♦ A Q 7

♣ A 10



♠ 9 3

♥ 8 2

♦ 10 9 5 4 2

♣ K 8 6 3

♠ K 10 7 5

♥ 6

♦ K 8 3

♣ Q J 9 5 2

15

13 3

9

**Deal 22**

East Deals

E-W Vul

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

4  
11 16  
9

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



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

♠ A 10 2  
♥ A 8 2  
♦ A Q 10 2  
♣ Q 6 3

**Deal 23**

South Deals

Both Vul

♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

19  
7 8  
6

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2



♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3

♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

**Deal 24**

West Deals

None Vul

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

9  
13 13  
5

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2



♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6

♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3



**Deal 25**

North Deals

E-W Vul

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

16  
10 4  
10

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



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

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

**Deal 26**

East Deals

Both Vul

♠ A Q J 8 2

♥ A Q J 5

♦ J 6

♣ 7 4

♠ 6 4

♥ K 10 9 7 4 3

♦ A Q 7

♣ A 10



♠ 9 3

♥ 8 2

♦ 10 9 5 4 2

♣ K 8 6 3

♠ K 10 7 5

♥ 6

♦ K 8 3

♣ Q J 9 5 2

15

13 3

9

**Deal 27**

South Deals

None Vul

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

4  
11 16  
9

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



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

♠ A 10 2  
♥ A 8 2  
♦ A Q 10 2  
♣ Q 6 3

**Deal 28**  
West Deals  
N-S Vul

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

19  
7 8  
6

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



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

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

**Deal 29**

North Deals

Both Vul

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

9  
13 13  
5

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2



♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3

♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6

**Deal 30**  
 East Deals  
 None Vul

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

16  
 10 4  
 10

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



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

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

**Deal 31**

South Deals

N-S Vul

♠ A Q J 8 2

♥ A Q J 5

♦ J 6

♣ 7 4

♠ 6 4

♥ K 10 9 7 4 3

♦ A Q 7

♣ A 10



♠ 9 3

♥ 8 2

♦ 10 9 5 4 2

♣ K 8 6 3

♠ K 10 7 5

♥ 6

♦ K 8 3

♣ Q J 9 5 2

15

13 3

9

**Deal 32**

West Deals

E-W Vul

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

4  
11 16  
9

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



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

♠ A 10 2  
♥ A 8 2  
♦ A Q 10 2  
♣ Q 6 3



**Deal 33**

North Deals

None Vul

♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

19  
7 8  
6

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2



♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3

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

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

9  
 13 13  
 5

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



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

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

**Deal 35**

South Deals

E-W Vul

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

16  
10 4  
10

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



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

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