

Deal 1

East Deals	♠ J 6 4
None Vul	♥ Q 7
	♦ A 9 8 3
	♣ K Q 7 6
♠ 9 8 5 2	♠ A 7
♥ J 10 9 8 2	♥ K 6 5 3
♦ K 4	♦ 7 6 2
♣ 9 8	♣ 10 5 4 3
12 4 7 17	♠ K Q 10 3 ♥ A 4 ♦ Q J 10 5 ♣ A J 2

West	North	East	South
Pass	3 NT	Pass	1 NT
Pass			Pass
3 NT by South			
Lead: ♥ J			

from dummy if West doesn't cover. Repeat the finesse as necessary. When West has the ♦ K you will make your contract, and when East has the ♦ K you will go down. That's a 50% chance, just like most finesses. But remember, if you had tried to establish the ♠ suit instead of taking the finesse your chance of making 3 NT would be 0%.

You are South and it is your bid. Decide what you would say, then on BID.

You have a very solid 17 points and a balanced hand. You open 1 NT. Partner responds 3 NT and you pass.

South plays 3 NT. West leads the ♥ J. You hopefully put on the ♥ Q, but East plays the ♥ K.

You hopefully put on the ♥ Q, but East plays the ♥ K.

Winners: ♠ 0 : ♥ 1 : ♦ 1 : ♣ 4 : Total = 6

A hold-up won't help unless East had a doubleton ♥, giving West a 7-card suit. So you win your ♥ A. The ♠ suit is solid after the ♠ A is played, but before you could enjoy those 3 tricks the defenders would have really enjoyed a bunch of ♥s.

Your only hope is to win 8 more tricks before you lose the lead. That means the ♦ finesse had better work. At trick 2 you lead your ♦ Q, playing low

Deal 2	♠ A 2		
South Deals	♥ K 7 4 2		
None Vul	♦ A 8 6 3		
	♣ A 10 5		
♠ K 6 3	♠ 8 7 5 4		
♥ Q J 10 8 3	♥ 9 6		
♦ J	♦ K Q 10 9		
♣ K J 6 2	♣ Q 8 4		
	♠ Q J 10 9		
15	♥ A 5		
11 7	♦ 7 5 4 2		
7	♣ 9 7 3		
West	North	East	South
Pass	Pass	Pass	1 NT
1 NT by South			
Lead: ♥ Q			

You are North and it is your bid. Decide what you would say, then on BID.

You have 7 points so you know your side does not have a game. You also have no reason to think there is any better contract than 1 NT. So you pass.

South would play 1 NT. To make life more convenient the hands will be rotated so that North becomes declarer.

ROTATE.

North plays 1 NT. East leads the ♥ Q.

Winners: ♠ 1 : ♥ 2 : ♦ 1 : ♣ 1 : Total = 5

You need two more winners. Even if the ♦s split 3-2 you can get only one more from that suit. So clearly you must use the ♠ suit. Since you have only one entry to dummy you must save it until the right time.

Win the first trick with the ♥ K. Then play ♠ A followed by ♠ 2. Continue playing ♠s until the ♠ K is forced out. Win whatever they play next and play your other winners. You cannot be stopped from taking 7 tricks.

What would you try next? A ♠ finesse? Whether East took his ♠ K right then or later you would go down. You could never reach dummy again.

Deal 3

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

5	♠ Q J 5
8 9	♥ A Q 10 9 6 3
18	♦ A K 5

♣ Q

West	North	East	South
Pass	2 ♥	Pass	1 ♥
Pass	Pass	Pass	4 ♥

4 ♥ by South
Lead: ♠ A



♦ K and ♦ 5, ruffing in dummy. You will eventually get to your hand (with a ♠ or a ♣ ruff) and pull the last trump.

Only a real beginner would have pulled all the trumps and not been able to ruff that ♦.

You are South and it is your bid. Decide what you would say, then on BID.

You have a nice hand, but 20 points is not strong enough to open 2♣.

So you open 1 ♥. Partner raises to 2 ♥.

Partner's raise to 2 ♥ shows 6-10 points. You figure that should be enough for game but even if he has the full T you are not in slam range. So you bid the game.

South plays 4 ♥. West leads ♠ A, then switches to ♥ 2.

Losers: ♠ 2 : ♥ 0 : ♦ 1 : ♣ 1 : Total = 4

It's a good thing you stopped at game - partner's hand is about as bad as it could be.

The PLAN turns out simple. You can't avoid either of the three black losers so you must eliminate the ♦ loser. You can ruff it in dummy. Just to be safe you pull one more round of trumps, then play ♦ A,

Deal 4

East Deals

None Vul

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

13	♠ 7 4
7 5	♥ K 5 3
15	♦ A K 9 6 2
	♣ K Q 3

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

3 NT by South

Lead: ♠ Q

plan pretty simple to make.

You have taken 1 ♠, and you will surely make 5 ♦s. Despite the solidity of those ♣s you dare not try to win a ♣ trick, because the defenders will pounce on that first ♣ and then win a bunch of ♣ tricks.

So that makes it clear that you need 3 ♥ tricks, and there's only one way to get them. After taking your five ♦ tricks, play a ♥ to the ♥ K, then a ♥ back, finessing the ♥ J. Half of the time you will make this contract, the other half of the time they will bury you with ♠s.

You are North and it is your bid. Decide what you would say, then on BID.

With 16 points as Responder you are not quite strong enough for a jump-shift to 2 ♦. That requires at least 17 points. A jump to 3 NT fits the point range (16-18) but promises a stopper in all unbid suits. So instead you bid 1 ♦, knowing partner is forced to keep the bidding alive. He now replies 1 NT. What is your next bid?

Until now you were thinking the hand might end up in a slam. Now, with partner's minimum rebid, you happily say 3 NT which partner passes.

South would play 3 NT.

North plays 3 NT. East leads the ♠ Q. West puts on the ♠ K.

Winners: ♠ 1 : ♥ 2 : ♦ 5 : ♣ 0 : Total = 8

Let's say you hold up on the first ♠, hoping they switch suits. HA! They aren't about to switch suits and they drive out your ♠ A at trick 2. That actually clears the situation up and makes this