

**Deal 1**  
 South Deals  
 None Vul

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


  
 14  
 5    8  
 13

West      North      East      South

	♠ 8 3	♠ Q 10 6 4	
	♥ 7 5	♥ J 8 2	
	♦ A Q 10 6 2	♦ K 8 4	
	♣ A K 7 4	♣ Q 8 3	
			1 ♦

Pass      1 ♥  
 Pass      3 NT  
 Pass  
 3 NT by North  
 Lead: ♠ 4

North is to play 3 NT. East leads the ♠ 4.

Winners: ♠=2 ♥=2 ♦=1 ♣=2 Total = 7

You need two more winners. They cannot possibly come from ♠s, ♥s, or ♣s since one defender must hold at least 4 cards in each of those suits. So your two extra winners must come from the ♦ suit.

There is no reason to hold up on the ♠ since the ♥ and ♣ suits also have just two stoppers. You win the ♠ A.

Your best play next is to finesse the ♦ T. This may gain a trick by virtue of the finesse if East happens to hold the ♦ J, but primarily you are working to establish the ♦ suit. Assume West wins the ♦ J and returns a ♠.

Again don't hold up. Take the ♠ K and lead another small ♦, finessing with dummy's ♦ Q. Happily this time the finesse works, and even more happily both defenders follow suit. That means the rest of the ♦s are good and you make an overtrick.

If looked different because of the two finesses you took.

**Deal 2**West Deals  
None Vul

♠ 9 7	♦ 8 6 5 2	♥ 4 3	♣ A 8 6 5 3
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9	4	19	8
---	---	----	---

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

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

♠ J 10 6 4 2	♦ 10 7 3	♥ K J 8	♣ K 2
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East is to play 3 NT. South leads the ♠ 4. North puts on the ♠ A and returns the ♠ 8.

Winners: ♠=2 ♥=1 ♦=2 ♣=1 Total = 6

Needing three more winners you are going to have to establish the ♣ suit. You are also going to have to be lucky!

You win the second ♠ and play your ♣ Q. South covers with the ♣ K. What do you do next?

You DUCK. If you take the ♣ A now you will never get back to dummy to enjoy those other ♣s. So let South have the ♣ K. You win his return, (probably a ♠), and play ♣ J, then ♣ 9 to dummy's ♣ A. As long as ♣s split 3-2 you will get the three winners you need.

South's play of the ♣ K may have made you want to jump up with the ♣ A, but you must stick to the original play of ducking one trick.

**Deal 3**

North Deals  
None Vul

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

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

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

	N	E
W	S	

South is to play 3 NT. West leads the ♠ 2. East puts on the ♠ J.

Winners: ♠=2 ♥=1 ♦=2 ♣=1 Total = 6

You need three more winners. It is possible your fourth ♦ can be established, but that needs a 3-3 split. It's also possible that the ♣ finesse will work, and also the ♥ finesse. Since you need the ♥ finesse anyway you should go ahead and try to establish the ♥s.

Win the first trick with your ♠ Q and play a low ♥, ducking in dummy. East will no doubt win a cheap trick but no matter. When you next gain the lead play your other low ♥ and finesse the ♥ Q. Assume this wins (if it doesn't you will be going down for sure). Play the ♥ A and if both defenders follow your other 2 ♥s are good and your contract is made.

to see the full Deal and whether you made the contract or not.

But, it is your only chance to make the contract.

**Deal 4**

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

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



9	♠ A 9 2
12 9	♥ J 7 3
10	♦ A 9 2
	♣ J 9 6 5

West	North	East	South
1 ♥	Pass	3 ♥	Pass
4 ♥	Pass	Pass	Pass

Pass

4 ♥ by West

Lead: ♠ K

Some pretty aggressive bidding gets you to a challenging game. West is to play 4 ♥. North leads the ♠ K, overtaken by South's ♠ A. South returns a ♠ to North's ♠ T, and he then plays the ♠ Q.

Losers: ♠=2 ♥=0 ♦=1 ♣=3 Total = 6

With 2 tricks already gone you still have 4 losers. You could consider ruffing the 3 ♣ losers in dummy but that would just create a trump loser even when trumps are splitting 3-2. So it looks like you will have to establish the ♦ suit for discards. You could pull trumps and then play your ♦ Q, hoping the defenders will grab their ♦ A immediately. But unless they are real novices they will hold it up one round and you'll no longer be able to reach dummy.

The solution is to establish the ♦s before you use up dummy's ♥ K.

Ruff the third ♠, then play ♦ Q, (which they will duck), and another ♦, (which they will probably take). Win whatever they return, pull trumps ending in dummy, and enjoy your 3 ♦ winners.

**Deal 5**

North Deals  
None Vul

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

**16**  
**10 6**  
**8**

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

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

3 NT by North  
Lead: ♠ 6

**♠ A 7 5**

**♥ J 7**  
**♦ A 10 8 6 3**  
**♣ A K 5**

**N**  
W E  
S

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

South's 3 ♦ bid was a transfer to ♥s, and his 2 NT bid showed exactly 5 ♥s with an invitational strength hand. North is to play 3 NT. East leads the ♠ 6, you play dummy's ♠ 9 and West contributes the ♠ 2.

Winners: ♠=2 ♥=0 ♦=1 ♣=2 Total = 5

The math is easy - you need 4 ♥ tricks. And you should be able to manage that by driving out the ♥ A. But the defenders will probably hold up one or two rounds when you play on ♥s, so you must have an outside entry to dummy.

The ♠ Q J will provide that entry IF you make sure to win the first trick with your ♠ A as an unblocking move. If you don't do so then East will be able to keep you out of the dummy and away from those good ♥s.

But if you win the first trick with the ♠ A, then dummy's ♠ Q J will provide a guaranteed entry to the good ♥s.

**Deal 6**

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

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

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

3 NT by East  
Lead: ♠ 2

East is to play 3 NT. South leads the ♠ 2, you play dummy's ♠ 4 and North plays the ♠ 8.

Winners: ♠=3 ♥=0 ♦=2 ♣=2 Total = 7

Needing just two more winners it looks straightforward to establish dummy's ♥ suit. Suppose you win the ♠ T and play the ♥ 9. If the defenders win this trick you are home free. You win their ♠ return with your ♠ A, then continue ♥s to drive out their last stopper while you still have the ♠ K as a dummy entry.

This won't work against good defenders, who will hold up on the first ♥ trick and win the second. Then when they continue ♠s you won't have another ♥ to return to dummy, so while you can use the ♠ K as an entry to establish the ♥s you will never get back to use the good ones.

Instead you should win the first trick with your ♠ A. Now when you attack ♥s a defensive holdup won't hurt you because you have TWO ♠ entries, the ♠ J by a finesse and the ♠ K.

So the ♠ finesse is an odds-on play to get a second dummy entry.

**Deal 7**  
South Deals  
Both Vul

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

**14**  
**5 8**  
**13**

**Deal 8**

West Deals

None Vul

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

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

N  
W E  
S

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

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

9  
4 19  
8

**Deal 9**

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

♠ K 10 8 2  
♥ K 10 4  
♦ 8 7 2  
♣ K J 7

6  
**10** 5  
**19**

N  
W     E  
S

♠ J 9 6  
♥ J 9 2  
♦ Q J 10  
♣ 10 9 3 2

♠ A Q 3  
♥ 6 3  
♦ A K 5 4  
♣ A Q 6 5

**Deal 10**      ♠ K Q J 10

East Deals      ♥ 10 9

Both Vul      ♦ 7 4 3

♣ K 10 7 2

♠ 7 4

♥ A Q 8 6 2

♦ Q 6

♣ A 8 4 3

N  
W     E  
S

♠ 8 6 5 3

♥ K 5 4

♦ K J 10 8 5

♣ Q

♠ A 9 2

♥ J 7 3

♦ A 9 2

♣ J 9 6 5

9  
12     9  
10

**Deal 11**South Deals  
None Vul

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

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

N  
W E  
S

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

16  
10 6  
8

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

**Deal 12**

West Deals  
N-S Vul

♠ KJ4  
♥ QJ1053  
♦ 754  
♣ 82

♠ 863  
♥ A82  
♦ QJ9  
♣ J1074

♠ Q972  
♥ K64  
♦ 1082  
♣ Q63

8  
7 18  
7



♠ A105  
♥ 97  
♦ AK63  
♣ AK95

**Deal 13**      ♠ A K 5 2  
North Deals    ♥ A K 4 3  
Both Vul        ♦ 7 5 3  
                  ♣ 9 5

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

N  
W     E  
S

14  
5     8  
13

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

**Deal 14**

East Deals  
None Vul

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

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

9  
4 19  
8

N  
W E  
S

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

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

**Deal 15**

South Deals  
N-S Vul

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

♠ K 10 8 2  
♥ K 10 4  
♦ 8 7 2  
♣ K J 7

6  
**10** 5  
**19**

N  
W S E

♠ J 9 6  
♥ J 9 2  
♦ Q J 10  
♣ 10 9 3 2

♠ A Q 3  
♥ 6 3  
♦ A K 5 4  
♣ A Q 6 5

**Deal 16**      ♠ K Q J 10

West Deals      ♥ 10 9

E-W Vul      ♦ 7 4 3

♣ K 10 7 2

♠ 7 4

♥ A Q 8 6 2

♦ Q 6

♣ A 8 4 3

N  
W     E  
S

♠ 8 6 5 3

♥ K 5 4

♦ K J 10 8 5

♣ Q

♠ A 9 2

♥ J 7 3

♦ A 9 2

♣ J 9 6 5

9  
12     9  
10

**Deal 17**

North Deals

None Vul

♠ A 7 5

♥ J 7

♦ A 10 8 6 3

♣ A K 5

♠ 4 3 2

♥ A 8 2

♦ K J 5

♣ Q 10 7 4

N  
W E  
S

♠ K 10 8 6

♥ 9 6 3

♦ Q 7 2

♣ J 9 2

♠ Q J 9

16 10 6 8

♥ K Q 10 5 4

♦ 9 4

♣ 8 6 3

**Deal 18**East Deals  
N-S Vul♠ K J 4  
♥ Q J 10 5 3  
♦ 7 5 4  
♣ 8 2♠ 8 6 3  
♥ A 8 2  
♦ Q J 9  
♣ J 10 7 4W N E  
S8  
7 18  
7♠ A 10 5  
♥ 9 7  
♦ A K 6 3  
♣ A K 9 5♠ Q 9 7 2  
♥ K 6 4  
♦ 10 8 2  
♣ Q 6 3

**Deal 19**      ♠ A K 5 2  
South Deals    ♥ A K 4 3  
E-W Vul        ♦ 7 5 3  
                  ♣ 9 5

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

14  
5     8  
13  
♦ A Q 10 6 2  
♣ A K 7 4

**Deal 20**

West Deals

Both Vul

♠ A 8 5

♥ Q 10 9 6

♦ Q J 9

♣ 10 7 4

♠ 9 7

♥ 4 3

♦ 8 6 5 2

♣ A 8 6 5 3

W N E S

♠ K Q 3

♥ A 7 5 2

♦ A K 4

♣ Q J 9

♠ J 10 6 4 2

♥ K J 8

♦ 10 7 3

♣ K 2

9  
4 19  
8

**Deal 21**

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



**Deal 22**      ♠ K Q J 10

East Deals      ♥ 10 9

E-W Vul      ♦ 7 4 3

♣ K 10 7 2

♠ 7 4

♥ A Q 8 6 2

♦ Q 6

♣ A 8 4 3

N  
W     E  
S

♠ 8 6 5 3

♥ K 5 4

♦ K J 10 8 5

♣ Q

♠ A 9 2

♥ J 7 3

♦ A 9 2

♣ J 9 6 5

9  
12     9  
10

**Deal 23**

South Deals

Both Vul

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

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

N  
W E  
S

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

16  
10 6  
8

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

**Deal 24**      ♠ 8 6 3  
West Deals      ♥ A 8 2  
None Vul      ♦ Q J 9  
                    ♣ J 10 7 4  
  
♠ K J 4      ♠ A 10 5  
♥ Q J 10 5 3      ♥ 9 7  
♦ 7 5 4      ♦ A K 6 3  
♣ 8 2      ♣ A K 9 5  
  
      8      ♠ Q 9 7 2  
      7      ♥ K 6 4  
      7      ♦ 10 8 2  
      ♣ Q 6 3

N  
W E  
S

**Deal 25**      ♠ A K 5 2  
North Deals    ♥ A K 4 3  
E-W Vul        ♦ 7 5 3  
                  ♣ 9 5

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

14  
5    8  
13  
♦ A Q 10 6 2  
♣ A K 7 4

**Deal 26**

East Deals

Both Vul

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

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

N  
W E  
S

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

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

9  
4 19  
8

**Deal 27**

South Deals	♠ 7 5 4
None Vul	♥ A Q 8 7 5
	♦ 9 6 3
	♣ 8 4
♠ K 10 8 2	♠ J 9 6
♥ K 10 4	♥ J 9 2
♦ 8 7 2	♦ Q J 10
♣ K J 7	♣ 10 9 3 2
	♠ A Q 3
6 10 5 19	♥ 6 3
	♦ A K 5 4
	♣ A Q 6 5

N      S      E      W

**Deal 28**

West Deals

N-S Vul

♦ 7 4 3

♣ K 10 7 2

♠ 7 4

♥ A Q 8 6 2

♦ Q 6

♣ A 8 4 3

N  
W S E

♠ 8 6 5 3

♥ K 5 4

♦ K J 10 8 5

♣ Q

♠ A 9 2

♥ J 7 3

♦ A 9 2

♣ J 9 6 5

9  
12 9  
10

**Deal 29**

North Deals

Both Vul

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

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

N  
W E  
S

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

**16**  
**10 6**  
**8**  
♠ Q J 9  
♥ K Q 10 5 4  
♦ 9 4  
♣ 8 6 3

**Deal 30**

East Deals  
None Vul

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

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

8  
7 18  
7

N  
W E  
S

♠ A 10 5  
♥ 9 7  
♦ A K 6 3  
♣ A K 9 5

**Deal 31**      ♠ A K 5 2  
South Deals      ♥ A K 4 3  
N-S Vul      ♦ 7 5 3  
                  ♣ 9 5

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

      ♠ 8 3  
**14**      ♥ 7 5  
**5 8**      ♦ A Q 10 6 2  
**13**      ♣ A K 7 4

**Deal 32**

West Deals

E-W Vul

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

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

9  
4 19  
8

N  
W E  
S

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

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

**Deal 33**

North Deals

None Vul

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

♠ K 10 8 2  
♥ K 10 4  
♦ 8 7 2  
♣ K J 7

N  
W E  
S

♠ J 9 6  
♥ J 9 2  
♦ Q J 10  
♣ 10 9 3 2

6  
10 5  
19

♠ A Q 3  
♥ 6 3  
♦ A K 5 4  
♣ A Q 6 5

**Deal 34**

East Deals

N-S Vul

♠ K Q J 10

♥ 10 9

♦ 7 4 3

♣ K 10 7 2

♠ 7 4

♥ A Q 8 6 2

♦ Q 6

♣ A 8 4 3

W N E  
S

♠ 8 6 5 3

♥ K 5 4

♦ K J 10 8 5

♣ Q

♠ A 9 2

♥ J 7 3

♦ A 9 2

♣ J 9 6 5

9  
12 9  
10

**Deal 35**

South Deals

E-W Vul

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

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

N  
W E  
S

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

16  
10 6  
8

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

**Deal 36**      ♠ 8 6 3  
West Deals      ♥ A 8 2  
Both Vul      ♦ Q J 9  
                  ♣ J 10 7 4

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

N  
W     E  
S

♠ A 10 5  
♥ 9 7  
♦ A K 6 3  
♣ A K 9 5

8  
7     18  
7  
    ♣ Q 6 3

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