

**Deal 1**

West Deals  
None Vul

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

17  
7 4  
12

West

Pass

Pass

3 NT by North

Lead: ♥ J

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2



♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

North

1 NT

Pass

East

Pass

Pass

South

3 NT

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

You are North 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.

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

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

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

A hold-up won't help unless West had a doubleton ♥, giving East 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 from dummy if East doesn't cover. Repeat the finesse as necessary. When East has the ♦ K you will make your contract, and when West 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%.

**Deal 2**

East Deals

None Vul

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

7  
15 7  
11

West

Pass

1 NT by East

Lead: ♥ Q

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4

	N	
W		E
	S	

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

North

Pass

East

1 NT

South

Pass

You are West 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.

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

ROTATE.

West plays 1 NT. North 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 North took his ♠ K right then or later you would go down. You could never reach dummy again.

**Deal 3**

South Deals  
None Vul

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

5  
8 9  
18

West

Pass

Pass

4 ♥ by South

Lead: ♠ A

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

North

2 ♥

Pass

East

Pass

Pass

South

1 ♥

4 ♥

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,

♦ 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 ♦.

**Deal 4**

South Deals  
None Vul

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

7  
15 13  
5

West

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



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

North

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

East

South

1 ♣

1 NT

Pass

3 NT by West

Lead: ♠ Q

Pass

Pass

Pass

1 ♦

3 NT

Pass

Pass

Pass

You are East 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.

West would play 3 NT.

East plays 3 NT. South leads the ♠ Q. North 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

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.

**Deal 5**

North Deals

N-S Vul

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

17  
7 4  
12

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



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

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

**Deal 6**

East Deals

E-W Vul

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

7  
15 7  
11

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



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

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

**Deal 7**

South Deals

Both Vul

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

5  
8 9  
18

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

**Deal 8**

West Deals

None Vul

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

7  
15 13  
5

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5



♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2



**Deal 9**

North Deals

E-W Vul

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

17  
7 4  
12

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2



♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

**Deal 10**

East Deals

Both Vul

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

7  
15 7  
11

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



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

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

**Deal 11**

South Deals

None Vul

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

5  
8 9  
18

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

**Deal 12**

West Deals

N-S Vul

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

7  
15 13  
5

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



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

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

**Deal 13**

North Deals

Both Vul

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

17  
7 4  
12

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



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

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

**Deal 14**

East Deals

None Vul

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

7  
15 7  
11

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



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

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

**Deal 15**

South Deals

N-S Vul

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

5  
8 9  
18

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

**Deal 16**

West Deals

E-W Vul

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

7  
15 13  
5

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5



♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2



**Deal 17**

North Deals

None Vul

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

17  
7 4  
12

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2



♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

**Deal 18**

East Deals

N-S Vul

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

7  
15 7  
11

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



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

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

**Deal 19**

South Deals

E-W Vul

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

5  
8 9  
18

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



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

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

**Deal 20**

West Deals

Both Vul

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

7  
15 13  
5

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



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

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

**Deal 21**

North Deals

N-S Vul

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

17  
7 4  
12

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



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

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

**Deal 22**

East Deals

E-W Vul

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

7  
15 7  
11

♠ 8 7 5 4

♥ 9 6

♦ K Q 10 9

♣ Q 8 4



♠ Q J 10 9

♥ A 5

♦ 7 5 4 2

♣ 9 7 3

♠ K 6 3

♥ Q J 10 8 3

♦ J

♣ K J 6 2

**Deal 23**

South Deals

Both Vul

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

5  
8 9  
18

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

**Deal 24**

West Deals

None Vul

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

7  
15 13  
5

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



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

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



**Deal 25**

North Deals

E-W Vul

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

17  
7 4  
12

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



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

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

**Deal 26**  
 East Deals  
 Both Vul

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

7  
 15 7  
 11

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



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

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

**Deal 27**

South Deals

None Vul

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

5  
8 9  
18

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

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

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

7  
 15 13  
 5

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



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

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

**Deal 29**

North Deals

Both Vul

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

17  
7 4  
12

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



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

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

**Deal 30**  
East Deals  
None Vul

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

7  
15 7  
11

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



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

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

**Deal 31**

South Deals

N-S Vul

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

5  
8 9  
18

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

**Deal 32**

West Deals

E-W Vul

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

7  
15 13  
5

♠ Q J 10 8 2

♥ 10 8 6

♦ 7 5 4

♣ A 5



♠ K 6 5 3

♥ Q 9 7 4

♦ 10 8

♣ 9 7 4

♠ A 9

♥ A J 2

♦ Q J 3

♣ J 10 8 6 2



**Deal 33**

North Deals

None Vul

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

17  
7 4  
12

♠ K Q 10 3

♥ A 4

♦ Q J 10 5

♣ A J 2



♠ J 6 4

♥ Q 7

♦ A 9 8 3

♣ K Q 7 6

♠ 9 8 5 2

♥ J 10 9 8 2

♦ K 4

♣ 9 8

**Deal 34**

East Deals

N-S Vul

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

7  
15 7  
11

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



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

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

**Deal 35**

South Deals

E-W Vul

♠ A K 7 3

♥ 8 4 2

♦ J 9 3

♣ 10 8 4

5  
8 9  
18

♠ 10 6 4

♥ K J 7

♦ 8 6

♣ J 7 5 3 2



♠ 9 8 2

♥ 5

♦ Q 10 7 4 2

♣ A K 9 6

♠ Q J 5

♥ A Q 10 9 6 3

♦ A K 5

♣ Q

**Deal 36**

West Deals

Both Vul

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

7  
15 13  
5

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



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

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