

Deal 1

North Deals
None Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

West

Pass

Pass

3 NT by North

Lead: ♠ Q

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

North

1 NT

2 ♦

Pass

East

Pass

Pass

Pass

South

2 ♣

3 NT

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

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

Balanced, 17 points. You open 1 NT. Partner's response is 2 ♣. What do you bid?

Partner's 2 ♣ is Stayman. You have no 4-card Major to show so you bid 2 ♦. Partner now says 3 NT and you pass.

North plays 3 NT. East leads ♠ Q.

Winners: ♠ 2 : ♥ 0 : ♦ 4 : ♣ 2 : Total = 8

The only thing better than being good is being lucky! You are very lucky that you didn't get a ♥ lead - now you must take advantage of your good luck.

You only need one more winner, and the ♣ suit is your best bet. You can finesse either defender for the ♣ Q so naturally you will finesse East. You dare not let East get into the lead since he can lead through dummy's ♥ K. If West gets the lead with the ♣ Q, he cannot hurt you.

Win the first trick with the ♠ A. (DO NOT HOLD UP, EAST MAY SWITCH). Play the ♣ K then ♣ J, letting it ride if not covered. West can win the ♣ Q but cannot lead a ♥ without giving you a trick. You win whatever else he returns and make your 9 tricks. Of course you must be careful to unblock the ♦ A K Q while you still have a dummy entry to the ♦ J.

Be on the lookout for this type of situation because many times you have a finesse that can be made either way. So you finesse into the Safe hand.

Deal 2

South Deals

None Vul

♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

16
10 7
7

West

 3 ♠
Pass

4 ♥ by South

Lead: ♠ K

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

North

4 ♥

East

Pass

South

3 ♥

Pass

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

You estimate your hand has 6 playing tricks. That is reasonable for a preemptive 3 ♥ bid. West overcalls 3 ♠ and partner bids 4 ♥. Everybody passes.

South plays 4 ♥. West leads the ♠ K.

Losers: ♠ 1 : ♥ 1 : ♦ 0 : ♣ 1 : Total = 3

This looks way too easy. If the ♥ finesse works and the ♣ finesse works you could make 6. It is when things look too easy that you should look for danger! What if you play the ♠ A and East ruffs. What if East also gets a trick with the ♥ K and West gets a trick with the ♣ Q. What with your ♠ loser you would be down 1.

West probably has a 7-card suit to overcall at the 3-level, so if you play the ♠ A East will ruff and one of your winners will disappear. So don't play the ♠ A. Duck and let West win the trick while East shows out as expected. West

will lead the ♠ Q and you duck again. So West will lead the ♠ J and you duck one more time, but now you can ruff in your hand.

Lead your ♥ Q and finesse, East winning the ♥ K. East will probably return a ♦ which you win in dummy. Play the ♥ A. Then ruff a ♦ to get back to your hand and pull any trumps left out. Play a ♣ to dummy's ♣ A and at long last play dummy's ♠ A and discard your ♣ loser.

To make sure the ♠ A didn't disappear you had to hold it until East no longer had a trump.

Deal 3

South Deals
None Vul

♠ 6 5 2
♥ Q 10 7 3
♦ 7
♣ A 8 5 3 2

9
6 2
23

♠ K 8 7 3
♥ J 8 4 2
♦ 9 6 3
♣ K Q



♠ A Q
♥ A K
♦ A K Q 10 2
♣ J 10 7 6

♠ J 10 9 4
♥ 9 6 5
♦ J 8 5 4
♣ 9 4

West	North	East	South
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Pass	2 NT	Pass	2 ♣
Pass	4 ♦	Pass	4 ♣
Pass	Pass	Pass	6 NT

6 NT by North

Lead: ♠ J

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

With 9 points opposite an opening 2 ♣ bid you are too strong for a negative response.

A suit response would promise a 5-card suit so you bid 2 NT. Partner says 4 ♣.

What do you bid?

Partner's jump to 4 ♣ over your 2 NT is Gerber convention.

You have no Aces so you respond 4 ♦. Partner bids 6 NT.

North to play 6 NT. East leads the ♠ J.

Winners: ♠ 3 : ♥ 2 : ♦ 3 : ♣ 0 : Total = 8

You need 4 more winners. The ♣ suit will provide 3 of them once the ♣ A is gone. A 3-2 split in ♦s will assure 2 more ♦ tricks. There are lots of possibilities but you must be careful of entries and unblocking. In particular, you only have one entry

to your hand (if you don't waste the ♠ Q) and that is the ♣ K Q. So you need to be sure to unblock the ♠ A Q before you try to get to your hand in ♣s.

But there is something you MUST do first - test the ♦s. You win the ♠ A and play ♦ A, ♦ K. West shows out on the second ♦! Now you unblock your ♠ Q, then lead a ♣ to your ♣ Q. Assume a defender takes the ♣ A and plays a ♠. You win the ♠ K, then the ♣ K. Next a ♦ toward dummy, finessing East out of the ♦ J. Dummy is now high.

for the full Deal - and an auxiliary plan.

You must abandon ♣s temporarily and take the ♦ finesse. You take your good ♦s and then go back to ♣s.

Deal 4

South Deals
None Vul

♠ J 10 9 4
♥ J 9 3
♦ 10 9 3
♣ 8 5 2

16
2 4
18

West

Pass

Pass

6 NT by South

Lead: ♠ J

♠ A Q 8
♥ A 7 6 2
♦ 8 5 4
♣ A Q 9



♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

North

6 NT

East

Pass

South

1 NT

Pass

♠ 6 5 2
♥ Q 10 5
♦ Q 7 6 2
♣ 7 4 3

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

Partner has a balanced hand with 15-17 points. You have a balanced hand with 18 points. Together that makes two balanced hands with 33-35 points.

So you bid 6 NT.

South would play 6 NT.

North plays 6 NT. East leads the ♠ J.

Winners: ♠ 3 : ♥ 2 : ♦ 2 : ♣ 4 : Total = 11

It's nice to make Plans for slams because there are so few losers to worry about.

This one is definitely straightforward. You need to get one more winner. You can hope for a 3-3 ♥ split which would mean your fourth ♥ would become a winner, or you can hope that East has the ♦ Q in which case a simple finesse will give you the winner. But instead of making it an

either/or situation you can combine your chances.

Win the first trick in either hand and duck a ♥. Win the return and play your 4 ♣ winners (discarding a ♦ from your hand) followed by your other 2 ♠ winners. Then play ♦ A, ♥ K and ♥ A. You will be in your hand with two cards - the ♥ 7 and the ♦ 8. If the ♥ 7 is good, cash it and win the last trick with dummy's ♦ K. If the ♥ 7 is not a winner then finesse the ♦ J.

Here the ♦ finesse was one possibility, but by ducking a ♥ you could test the ♥ suit and still keep the ♦ finesse in reserve.

Deal 5

North Deals

None Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

West

North

East

South

Pass

Pass

Pass

4 ♠ by North

Lead: ♦ K

♠ A K 10 9 6 4

♥ J 10 3

♦ 9 5 2

♣ A



♠ Q J 5

♥ Q 9 6 2

♦ A 7 4

♣ Q J 6

♠ 7 3 2

♥ A 8

♦ K Q J 3

♣ 8 7 4 3

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

You open 1 ♠ and partner responds 2 ♥.

What do you bid?

With only 14 points and a 6-card suit you rebid a minimum 2 ♠. Partner raises to 3 ♠.

What do you say now?

Your bids show 13-15 points. Partner has decided to invite you to bid game with a maximum. Since you have 14 points it's not really clear whether you should accept the invitation. You decide to add a little for your singleton Ace and bid 4 ♠.

North plays 4 ♠. East leads the ♦ K.

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

The two fast losers in ♥s can't be helped, but maybe you can get rid of one of the ♦ losers.

Win the ♦ A and play the ♣ 6 to your ♣ A. Play ♠ A, then a small ♠ to dummy's ♠ J. Lead the ♣ Q. If West covers, ruff and re-enter dummy with a trump so you can discard a ♦ loser on the ♣ J. If West doesn't cover the ♣ Q when you lead it, discard a ♦ immediately. As long as West holds the ♣ K you can make the contract. This is called a Ruffing Finesse.

But in this deal the ruffing finesse is the only Plan that works.