

**Deal 1**North Deals  
None Vul

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

<sup>16</sup>  
8 3  
<sub>13</sub>

N  
W E  
S

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4

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

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

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

3 NT by North  
Lead: ♠ J

You are West. The bidding has been as shown.

Partner led the ♠ J, won by dummy's ♠ Q. The ♦ 5 is now played from dummy. What do you play?

When you have made your choice

Considering that North opened 1 NT, he must have the ♦ Q for this play to make sense.

So if you put on your ♦ A, North will have TWO ♦ winners established. If instead you play low, then North cannot get a second ♦ trick and will have to look elsewhere for his ninth trick. As you can see, he is not going to be able to find it.

**Deal 2**East Deals  
None Vul

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

5  
**19** 14  
2



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

♠ K Q J 8 2  
♥ A 8 7 6 2  
♦ 8  
♣ A 2

♠ 10 4  
♥ J 10 5 4  
♦ 9 6 3  
♣ J 10 9 3

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
		1 ♠	Pass
3 ♦	Pass	3 ♥	Pass
3 NT	Pass	4 ♥	Pass
4 NT	Pass	5 ♥	Pass
6 ♥	ALL	Pass	
6 ♥ by East			
Lead: ♣ J			

You are South. The bidding has been as shown.

Your lead of the ♣ J was won by East with the ♣ A. East then played the ♥ 2 and you must decide whether to split your honors.

When you have made your choice

East's bidding showed at least 5 ♥s, so assuming he holds both the ♥ A Q, it would be silly for him to finesse the ♥ 9 on the first trump play.

As it turns out, when you play low East calls for dummy's ♥ K, North's ♥ Q falls and you now have 2 trump tricks. If you had played the ♥ T you would have tossed away the setting trick.

**Deal 3**

South Deals  
None Vul

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

9 7  
16 8

N  
W E  
S

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

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

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

*West*      *North*      *East*      *South*

Pass      4 ♥      Pass      Pass

4 ♥ by South

Lead: ♣ K

You are East. The bidding has been as shown.

Partner led the ♣ K, and you played the ♣ 9 to encourage him. He continued with the ♣ Q, then a small card to your ♣ A. You then exit with the ♦ T, taken by dummy's ♦ K.

Declarer then calls for the ♥ J. Do you cover with your ♥ Q or not?

When you have made your choice

North has 5 ♥s and South must have at least 5. The reason you cover an Honor is that you hope to establish a lower card in either your hand or partner's hand. But your partner has one ♥ at the most so there is no hope of establishment.

Now that you have looked at the hands aren't you glad you didn't cover?

**Deal 4**West Deals  
None Vul

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

19      5  
 9      7



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

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

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 ♠	Pass	2 ♠	Pass
4 ♠	Pass	Pass	Pass

4 ♠ by West  
Lead: ♥ J

You are North. The bidding has been as shown.

You lead the ♥ J, covered by dummy's ♥ Q and won by South's ♥ K. South wins the ♥ A at the second trick and continues with a small ♥ ruffed by West.

West then plays the ♠ 4 from his hand. Do you play low? or play the ♠ J to force dummy's ♠ A?

When you have made your choice

If West decides to finesse the ♠ T then you will still win the one ♠ trick which you are entitled to win.

However, with West holding the ♠ Q it would be very logical for him to go up with the ♠ A then lead back toward his ♠ Q, playing South for the ♠ K. If he plays this way you will get two tricks and defeat the contract.

**Deal 5**

North Deals	♠ A 10 8
None Vul	♥ K Q 4
	♦ A K 10
	♣ A 9 8 2

♠ Q J 6 2	♠ 9 5 3
♥ 6 5 3	♥ 9 8 7 2
♦ 9 7 2	♦ 8 6 5 3
♣ 5 4 3	♣ K 6
	♠ K 7 4
	♥ A J 10
20 3 3 14	♦ Q J 4
	♣ Q J 10 7

West	North	East	South
	2 NT	Pass	6 NT
Pass	Pass	Pass	
6 NT by North			
Lead: ♥ 9			

You are West. The bidding has been as shown.

Partner led the ♥ 9, taken by dummy's ♥T. The ♠ 4 is then played from dummy. Do you play low? or split your honors?

When you have made your choice

You should always make a point count check as soon as you see dummy. North's 2 NT promises 20 or 21 points, South has 14 and you have 3; total = 37 or 38. Therefore East must have either 2 or 3 points. He cannot have two Jacks because you can see all four of them. Likewise he cannot have a Queen because you can see three of them and his ♥ lead (top of nothing) denied that Queen.

It follows that East MUST have a King, and it must be ♣s or ♦s since he has denied any ♥ Honor.

Since East will definitely win his King, you need to take one trick yourself, and the best way to do that is to split your Honors to establish one ♠ winner.

North has no defense to this, but if you had played low he would have played the ♠T and made the slam.

**Deal 6**

East Deals

None Vul

♠ KJ5  
♥ Q74  
♦ 1072  
♣ AJ95

8  
11 16  
5

West

♠ 763  
♥ KJ10  
♦ KJ96  
♣ 1072

N  
W E  
S

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

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

North

East

South

1 NT

Pass

Pass

3 NT

Pass

Pass

Pass

3 NT by East

Lead: ♠ 10

You are South. The bidding has been as shown.

You lead the ♠T; low cards from West and North, won by East with the ♠A.

East next plays the ♣3 and you must decide whether to split your ♣KQ.

When you have made your choice

If you split your Honors, playing the ♣Q perhaps, dummy's ♣A will take the trick and East will later play through your ♣K toward dummy's ♣J95. Played in this way he will establish 3 ♣ winners (which he needs for the contract).

If you play low, he MIGHT finesse the ♣J and again establish 3 ♣ winners. But

East's correct play would be to put on dummy's ♣9, finessing South for the ♠T. This is because ♣KT or ♣QT are twice as likely as ♣KQ.

If he does play this way North will win the ♣T and your ♣KQ will get one more trick.

**Deal 7**

South Deals

Both Vul

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4

♠ 8 2

♥ J 10 9

♦ A J 7 2

♣ Q 10 9 8

♠ J 10 9 7

♥ Q 6 5 2

♦ 10 6 4

♣ 7 5



**16**  
8 3  
13

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

**Deal 8**

West Deals

None Vul

♠ 9 7 5 3

♥ Q

♦ K 10 5 2

♣ 8 6 5 4

♠ A 6

♥ K 9 3

♦ A Q J 7 4

♣ K Q 7

N  
W E  
S

♠ K Q J 8 2

♥ A 8 7 6 2

♦ 8

♣ A 2

♠ 10 4

♥ J 10 5 4

♦ 9 6 3

♣ J 10 9 3

5  
**19** 14  
2

**Deal 9**

North Deals

E-W Vul

♠ K 7

♥ J 8 6 3 2

♦ K 5 3

♣ 10 4 2

♠ J 10 6 4

♥ K

♦ 7 6 4 2

♣ K Q 7 5



♠ Q 9 8 3 2

♥ Q 4

♦ 10 9 8

♣ A 9 3

♠ A 5

♥ A 10 9 7 5

♦ A Q J

♣ J 8 6

**9 7  
16 8**

**Deal 10**

East Deals  
Both Vul

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

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

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

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

N  
W E  
S

19 5  
9 7

**Deal 11**      ♠ A 10 8  
South Deals    ♥ K Q 4  
None Vul        ♦ A K 10  
                  ♣ A 9 8 2

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

**20**  
**3 3**  
**14**

N  
W E  
S

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

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

**Deal 12**

West Deals

N-S Vul

♠ 7 6 3  
♥ K J 1 0  
♦ K J 9 6  
♣ 1 0 7 2

♠ K J 5  
♥ Q 7 4  
♦ 1 0 7 2  
♣ A J 9 5

	N	
W		E
	S	

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

8  
11 16  
5

♠ 1 0 9 8 2  
♥ 9 6 3 2  
♦ 5 3  
♣ K Q 4

**Deal 13**

North Deals

Both Vul

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4

♠ 8 2

♥ J 10 9

♦ A J 7 2

♣ Q 10 9 8

N  
W E  
S

♠ J 10 9 7

♥ Q 6 5 2

♦ 10 6 4

♣ 7 5

**16**  
**8**    **3**  
**13**

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

**Deal 14**

East Deals

None Vul

♠ A 6

♥ K 9 3

♦ A Q J 7 4

♣ K Q 7

♠ 9 7 5 3

♥ Q

♦ K 10 5 2

♣ 8 6 5 4

N  
W E  
S

♠ K Q J 8 2

♥ A 8 7 6 2

♦ 8

♣ A 2

♠ 10 4

♥ J 10 5 4

♦ 9 6 3

♣ J 10 9 3

5  
**19 14**  
2

**Deal 15**

South Deals  
N-S Vul

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

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

9 7 8  
**16**

N  
W E  
S

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

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

**Deal 16**

West Deals  
E-W Vul  
  
♠ Q 9 7 4 2  
♥ 9 4  
♦ A K Q J  
♣ A K

5  
19 7  
9

N  
W E  
S

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

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

**Deal 17**

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

N  
W     E  
S

**20**  
**3    3**  
**14**

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

**Deal 18**

East Deals

N-S Vul

♠ 7 6 3  
♥ K J 1 0  
♦ K J 9 6  
♣ 1 0 7 2

♠ K J 5  
♥ Q 7 4  
♦ 1 0 7 2  
♣ A J 9 5

8  
11 16  
5

N  
W E  
S

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

♠ 1 0 9 8 2  
♥ 9 6 3 2  
♦ 5 3  
♣ K Q 4

**Deal 19**

South Deals

E-W Vul

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4

♠ 8 2

♥ J 10 9

♦ A J 7 2

♣ Q 10 9 8

♠ J 10 9 7

♥ Q 6 5 2

♦ 10 6 4

♣ 7 5



**16**  
8 3  
13

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

**Deal 20**  
West Deals  
Both Vul  
  
♠ A 6  
♥ K 9 3  
♦ A Q J 7 4  
♣ K Q 7

5  
19 14  
2

N  
W E  
S

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

♠ K Q J 8 2  
♥ A 8 7 6 2  
♦ 8  
♣ A 2

**Deal 21**

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



**Deal 22**

East Deals	♠ K J 3
E-W Vul	♥ J 10 8 5
	♦ 10 6
	♣ 9 7 6 4
♠ Q 9 7 4 2	♠ A 10 5
♥ 9 4	♥ Q 6 3
♦ A K Q J	♦ 8 7 4 2
♣ A K	♣ J 8 5
	♠ 8 6
19 5 9 7	♥ A K 7 2
	♦ 9 5 3
	♣ Q 10 3 2

N      S      E      W

**Deal 23**      ♠ A 10 8  
South Deals    ♥ K Q 4  
Both Vul        ♦ A K 10  
                  ♣ A 9 8 2

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

**20**  
**3 3**  
**14**

N  
W E  
S

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

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

**Deal 24**

West Deals

None Vul

♠ 7 6 3  
♥ K J 1 0  
♦ K J 9 6  
♣ 1 0 7 2

♠ K J 5  
♥ Q 7 4  
♦ 1 0 7 2  
♣ A J 9 5

N  
W E  
S

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

♠ 1 0 9 8 2  
♥ 9 6 3 2  
♦ 5 3  
♣ K Q 4

8  
11 16  
5

**Deal 25**      ♠ K 6 5 3  
North Deals      ♥ A 7 4  
E-W Vul      ♦ Q 8 3  
                    ♣ A K 4

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

**16**  
**8**    **3**  
**13**

N  
W    E  
S

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

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

**Deal 26**

East Deals

Both Vul

♠ 9 7 5 3

♥ Q

♦ K 10 5 2

♣ 8 6 5 4

♠ A 6

♥ K 9 3

♦ A Q J 7 4

♣ K Q 7

N  
W E  
S

♠ K Q J 8 2

♥ A 8 7 6 2

♦ 8

♣ A 2

5  
19 14  
2♠ 10 4  
♥ J 10 5 4  
♦ 9 6 3  
♣ J 10 9 3

**Deal 27**

South Deals  
None Vul

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

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

9      7      8  
16

N  
W      E  
S

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

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

**Deal 28**

West Deals  
N-S Vul  
  
♠ Q 9 7 4 2  
♥ 9 4  
♦ A K Q J  
♣ A K

5  
19 7  
9

N  
W E  
S

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

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

**Deal 29**      ♠ A 10 8

North Deals      ♥ K Q 4

Both Vul      ♦ A K 10

♣ A 9 8 2

♠ Q J 6 2

♥ 6 5 3

♦ 9 7 2

♣ 5 4 3

**20**  
3    3  
14

N  
W    E  
S

♠ 9 5 3

♥ 9 8 7 2

♦ 8 6 5 3

♣ K 6

♠ K 7 4

♥ A J 10

♦ Q J 4

♣ Q J 10 7

**Deal 30**

East Deals

None Vul

♠ 7 6 3  
♥ K J 1 0  
♦ K J 9 6  
♣ 1 0 7 2

♠ K J 5  
♥ Q 7 4  
♦ 1 0 7 2  
♣ A J 9 5

8  
11 16  
5

N  
W E  
S

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

♠ 1 0 9 8 2  
♥ 9 6 3 2  
♦ 5 3  
♣ K Q 4

**Deal 31**

South Deals

N-S Vul

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4

♠ 8 2

♥ J 10 9

♦ A J 7 2

♣ Q 10 9 8

N  
W E  
S

♠ J 10 9 7

♥ Q 6 5 2

♦ 10 6 4

♣ 7 5

**16**  
**8 3**  
**13**

♠ A Q 4

♥ K 8 3

♦ K 9 5

♣ J 6 3 2

**Deal 32**

West Deals

E-W Vul

♠ 9 7 5 3

♥ Q

♦ K 10 5 2

♣ 8 6 5 4

♠ A 6

♥ K 9 3

♦ A Q J 7 4

♣ K Q 7

N  
W E  
S

♠ K Q J 8 2

♥ A 8 7 6 2

♦ 8

♣ A 2

♠ 10 4

5  
19 14  
2

♥ J 10 5 4

♦ 9 6 3

♣ J 10 9 3

**Deal 33**

North Deals  
None Vul

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

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

N  
W E  
S

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

7  
9 8  
**16**  
♠ A 5  
♥ A 10 9 7 5  
♦ A Q J  
♣ J 8 6

**Deal 34**East Deals  
N-S Vul♦ K J 3  
♥ J 10 8 5  
♦ 10 6

♣ 9 7 6 4

♠ Q 9 7 4 2  
♥ 9 4  
♦ A K Q J  
♣ A KN  
W E  
S♠ A 10 5  
♥ Q 6 3  
♦ 8 7 4 2  
♣ J 8 5♠ 8 6  
♥ A K 7 2  
♦ 9 5 3  
♣ Q 10 3 25  
19 7  
9

**Deal 35**

South Deals    ♠ A 10 8  
E-W Vul        ♥ K Q 4  
                  ♦ A K 10  
                  ♣ A 9 8 2  
  
♠ Q J 6 2      ♠ 9 5 3  
♥ 6 5 3        ♥ 9 8 7 2  
♦ 9 7 2        ♦ 8 6 5 3  
♣ 5 4 3        ♣ K 6

N  
W     E  
S

**20**  
**3    3**  
**14**

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

**Deal 36**

West Deals

Both Vul

♠ 7 6 3  
♥ K J 1 0  
♦ K J 9 6  
♣ 1 0 7 2

♠ K J 5  
♥ Q 7 4  
♦ 1 0 7 2  
♣ A J 9 5

8  
11 16  
5

N  
W E  
S

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

♠ 1 0 9 8 2  
♥ 9 6 3 2  
♦ 5 3  
♣ K Q 4