

**Deal 1**

North Deals  
None Vul

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

16  
8 3  
13

West

Pass

3 NT by North

Lead: ♠ J

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4



♠ A Q 4

♥ K 8 3

♦ K 9 5

♣ J 6 3 2

North

1 NT

Pass

East

Pass

Pass

South

3 NT

♠ J 10 9 7

♥ Q 6 5 2

♦ 10 6 4

♣ 7 5

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

West

North

East

South

3 ♦

Pass

3 ♥

Pass

3 NT

Pass

4 ♥

Pass

4 NT

Pass

5 ♥

Pass

6 ♥

ALL

Pass

6 ♥ by East

Lead: ♣ J

♠ 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

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

7  
9 8  
16

♠ 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	1♥
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

5  
19 7  
9

West

1 ♠

4 ♠

4 ♠ by West

Lead: ♥ J

♠ 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

North

Pass

Pass

East

2 ♠

Pass

South

Pass

Pass

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  
None Vul

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

20  
3 3  
14

West

Pass

6 NT by North

Lead: ♥ 9

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



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

North

2 NT

Pass

East

Pass

Pass

South

6 NT

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

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

8  
11 16  
5

West

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



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

North

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

East

South

1 NT

Pass

3 NT  
3 NT by East  
Lead: ♠ 10

Pass

Pass

Pass

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 ♣J 9 5. 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

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

16  
8 3  
13

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



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

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

**Deal 8**

West 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



♠ 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 9**

North Deals

E-W Vul

♠ J 10 6 4

♥ K

♦ 7 6 4 2

♣ K Q 7 5

7  
9 8  
16

♠ K 7

♥ J 8 6 3 2

♦ K 5 3

♣ 10 4 2



♠ A 5

♥ A 10 9 7 5

♦ A Q J

♣ J 8 6

♠ Q 9 8 3 2

♥ Q 4

♦ 10 9 8

♣ A 9 3

**Deal 10**

East Deals

Both Vul

♠ Q 9 7 4 2

♥ 9 4

♦ A K Q J

♣ A K

5  
19 7  
9

♠ 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 11**

South Deals

None Vul

♠ Q J 6 2

♥ 6 5 3

♦ 9 7 2

♣ 5 4 3

20

3 3

14

♠ A 10 8

♥ K Q 4

♦ A K 10

♣ A 9 8 2



♠ 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 12**

West Deals

N-S Vul

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

8  
11 16  
5

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



♠ 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

**Deal 13**

North Deals

Both Vul

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

16  
8 3  
13

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



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

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

**Deal 14**

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



♠ 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 15**

South Deals

N-S Vul

♠ J 10 6 4

♥ K

♦ 7 6 4 2

♣ K Q 7 5

7  
9 8  
16

♠ K 7

♥ J 8 6 3 2

♦ K 5 3

♣ 10 4 2



♠ A 5

♥ A 10 9 7 5

♦ A Q J

♣ J 8 6

♠ Q 9 8 3 2

♥ Q 4

♦ 10 9 8

♣ A 9 3

**Deal 16**

West Deals

E-W Vul

♠ Q 9 7 4 2

♥ 9 4

♦ A K Q J

♣ A K

5  
19 7  
9

♠ 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

**Deal 17**

North Deals

None Vul

♠ Q J 6 2

♥ 6 5 3

♦ 9 7 2

♣ 5 4 3

20

3 3

14

♠ A 10 8

♥ K Q 4

♦ A K 10

♣ A 9 8 2



♠ 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 18**

East Deals

N-S Vul

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

8  
11 16  
5

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



♠ 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

**Deal 19**

South Deals

E-W Vul

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

16  
8 3  
13

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



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

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

**Deal 20**  
West Deals  
Both 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



♠ 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

N-S Vul

♠ J 10 6 4

♥ K

♦ 7 6 4 2

♣ K Q 7 5

7  
9 8  
16

♠ 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

**Deal 22**

East Deals

E-W Vul

♠ Q 9 7 4 2

♥ 9 4

♦ A K Q J

♣ A K

5  
19 7  
9

♠ 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 23**

South Deals

Both Vul

♠ Q J 6 2

♥ 6 5 3

♦ 9 7 2

♣ 5 4 3

20

3 3

14

♠ A 10 8

♥ K Q 4

♦ A K 10

♣ A 9 8 2



♠ 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

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

8  
11 16  
5

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



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

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

**Deal 25**

North Deals

E-W Vul

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

16  
8 3  
13

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



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

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

**Deal 26**

East Deals

Both 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

**Deal 27**  
 South Deals  
 None Vul

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

7  
 9 8  
 16

♠ 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

**Deal 28**

West Deals

N-S Vul

♠ Q 9 7 4 2

♥ 9 4

♦ A K Q J

♣ A K

5  
19 7  
9

♠ 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

**Deal 29**

North Deals

Both Vul

♠ Q J 6 2

♥ 6 5 3

♦ 9 7 2

♣ 5 4 3

20

3 3

14

♠ A 10 8

♥ K Q 4

♦ A K 10

♣ A 9 8 2



♠ 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 30**  
East Deals  
None Vul

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

8  
11 16  
5

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



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

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

**Deal 31**

South Deals

N-S Vul

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

16  
8 3  
13

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



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

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

**Deal 32**

West Deals

E-W 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



♠ 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 33**

North Deals

None Vul

♠ J 10 6 4

♥ K

♦ 7 6 4 2

♣ K Q 7 5

7  
9 8  
16

♠ K 7

♥ J 8 6 3 2

♦ K 5 3

♣ 10 4 2



♠ A 5

♥ A 10 9 7 5

♦ A Q J

♣ J 8 6

♠ Q 9 8 3 2

♥ Q 4

♦ 10 9 8

♣ A 9 3

**Deal 34**

East Deals

N-S Vul

♠ Q 9 7 4 2

♥ 9 4

♦ A K Q J

♣ A K

5  
19 7  
9

♠ 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

**Deal 35**

South Deals

E-W Vul

♠ Q J 6 2

♥ 6 5 3

♦ 9 7 2

♣ 5 4 3

20

3 3

14

♠ A 10 8

♥ K Q 4

♦ A K 10

♣ A 9 8 2



♠ 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 36**

West Deals

Both Vul

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

8  
11 16  
5

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



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

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