

Deal 1

North Deals
None Vul

♠ K 8 6 4
♥ K 7 4
♦ 10 7 3
♣ Q J 3

20
9 5
6

West

Pass

3 NT by North

Lead: ♥ J

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

East

Pass

Pass

South

3 NT

You are the Dealer.

With 20 HCP and balanced distribution you should open 2 NT. Do not let the good 4-card ♠ suit sway you to anything else. Partner bids 3 NT and everybody passes.

You try the ♥ Q, but West plays the ♥ K.

You need 3 more winners and at least 2 of them must come from ♠s. Furthermore you don't want West to lead ♣s through your King. Your best hope is that West holds the ♠ K so you can finesse.

So you win the ♥ A and start thinking about dummy entries. Your obvious entries are the ♦ K and ♦ J. If West holds only two small ♠s with his ♠ K, then two entries will be enough. But what if West holds ♠ K x x x ? Can you find a third entry to dummy?

If the ♦s split 3-2 the answer is YES. Play the ♦ A, then lead your ♦ 8 to dummy's ♦ J. Watch carefully to see if both defenders follow to this

trick. They do. Play a ♠ to your ♠ T, which holds the trick. Play your ♦ Q to dummy's ♦ K. Finesse the ♠ again. Return to dummy by playing your ♦ 5 to dummy's ♦ 6, then finesse the ♠ one last time.

That would have been very unlucky.

If you played your ♦ 5 too early you would not have been able to enter dummy three times even when there was a 3-2 split. That would have been very unsmart.

Deal 2

East Deals
None Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

West

3 NT

3 NT by East

Lead: ♠ 4

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

North

Pass

East

2 NT

Pass

South

Pass

Pass

You have 6 HCP and a 5-card suit. Although you can't be sure, there is a good chance your hand will be useful to partner.

So you bid 3 NT.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♠ 4. You play dummy's ♠ 3 and South contributes the ♠ 6.

Make a Plan then

You need two more winners. You can get them in ♣s, but only if you are careful.

After you unblock the ♣ A K you will go to dummy and play the ♣ J. Then, after the ♣ Q is driven out you will return to dummy for the two ♣ winners. That means you need TWO dummy entries.

Those two entries can only be the ♠ K and ♠ J. So you absolutely MUST win the first trick in your hand with the ♠ A. Then play the ♣ A K. Over to dummy by playing ♠ 9 to ♠ J. Lead the ♣ J to drive out the ♣ Q. Win whatever they return and play ♠ Q to ♠ K to reach your two good ♣s.

You can only win 3 ♠ tricks however you play it, so you play to suit your entry needs.

Deal 3

South Deals
None Vul

♠ K 10 8 6 2
♥ Q 10 4
♦ J 8 4 3
♣ 6

9
6 8
17

♠ 7 4
♥ K 7 5 2
♦ 9 5
♣ A Q 8 4 3



♠ A J 5
♥ A 6 3
♦ A K 6
♣ J 10 9 2

♠ Q 9 3
♥ J 9 8
♦ Q 10 7 2
♣ K 7 5

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

3 NT by South
Lead: ♠ 6

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With no 4-card Major suit you respond 2 ♦ to partner's Stayman bid. Partner now bids 2 NT. What do you say?

With a full 17 points you accept partner's game invitation and bid 3 NT.

West leads the ♠ 6 on which East plays the ♠ Q.

You need 3 more tricks, obviously coming from the ♣ suit.

But the burning question right now is what do you do at trick one. Do you win or hold up?

You should assume that West holds the ♠ K.

If you take the ♠ A right now your ♠ J 5 will provide a second stopper if it is West who gets the lead. However, if East gets the lead he will play through your holding and you may lose 4 ♠ tricks.

If you hold up you can expect East to play another ♠ through your ♠ A J and West will then establish the suit. However, in doing so he will remove any ♠ held by East.

The answer key lies in the ♣ suit. You will be finessing through West, so East is the only defender who can get the lead in ♣s. Therefore you must hold up on ♣s until the third round.

But, if you hold up your ♠ A until the third round, East will have no ♠ left when he wins the ♣ K.

Deal 4

East Deals

None Vul

♠ K J 6 5 2
 ♥ Q J 10 4 3
 ♦ 8 3
 ♣ 4

6
 7 17
 10

West

2 ♦

2 ♠

Pass

4 ♠ by West

Lead: ♥ 5

♠ 10 9 4

♥ 5

♦ Q 9 6 2

♣ A 10 9 7 2



♠ 8 7

♥ A 9 8 6 2

♦ K 7 5

♣ Q J 3

North

Pass

Pass

Pass

East

1 NT

2 ♥

4 ♠

South

Pass

Pass

Pass

♠ A Q 3

♥ K 7

♦ A J 10 4

♣ K 8 6 5

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2 ♦.

Partner says 2 ♥; what do you bid?

When you are 5-5 in the Majors you can transfer to either suit. Most will say transfer first to ♥s when you have invitational strength. So you bid 2 ♦.

Partner says 2 ♥; what do you bid?

Now you show your other 5-card Major by bidding 2 ♠. This one hits the spot and partner raises to 4 ♠.

South takes the ♥ A and returns the ♥ 6 which North ruffs. North then plays the ♦ 2.

That's an odd way to show the second ♥ loser but you get the idea. You've lost 2 tricks already and it doesn't look like you can dodge the ♣ A. Soooooo, you cannot afford to lose a ♦ trick.

Take dummy's ♦ A and then play ♠ A, ♠ K, relaxing a little when both defenders follow suit both times.

Play your three high ♥s, discarding all three ♦s from dummy. Play your ♣ toward the ♣ K. North will no doubt grab his ♣ A but the rest will be yours, since you can ruff your ♦ loser in dummy.

But it was very very lucky that the ruffer happened to be the defender with three trumps!

That meant you could pull trumps with two pulls, leaving that one important one in dummy.

Deal 5

North Deals
None Vul

♠ 10 9 6 3
♥ 9 3
♦ K 5
♣ 10 9 8 4 2

16
3 11
10

West

Pass

Pass

3 NT by North

Lead: ♥ Q

♠ A J 4
♥ A K 7
♦ 10 7 4 2
♣ K J 3



♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

North

1 NT

3 NT

East

2 ♥

Pass

South

3 ♦

Pass

♠ Q 7 5
♥ Q J 10 8 5 2
♦ A 3
♣ Q 5

Partner's 3 ♦ bid shows a 5-card suit and is forcing to game. While 5 ♦ is possibly the best contract your double ♥ stopper should sway you to 3 NT instead. This is the old "9 tricks are easier than 11" principle.

As expected, East attacks in his ♥ suit.

Even if West holds both black Queens, (not likely), you can only finesse your way to 8 tricks. Since you need 9 tricks you must establish the ♦ suit.

If East holds both the ♦ A and ♦ K then you are going down, because they will win the race to establish ♥s before you can establish ♦s.

But when the ♦ A and ♦ K are in different hands you have a good chance for success; it depends on West having no ♥ at the time he takes his ♦ winner.

So you should hold up on the first ♥ trick and win the second. If East started with 6 ♥s then West will be out. So whether he wins his ♦ trick first or

second he still won't be able to continue ♥s.

On the other hand, if East takes the first ♦ trick he can certainly drive out your last ♥ stopper. But then, when West takes HIS ♦ winner he will have no ♥.

Finally, if East had only a 5-card ♥ suit, good defense would beat you. But they have to be sure West wins the first ♦ trick, and they might slip up.

Deal 6

East Deals
None Vul

♠ A 7 4
♥ K 10 4 2
♦ J 9 7 4
♣ Q J

♠ J 9 6
♥ A 8
♦ A K 10 5 3
♣ A K 6



♠ K 5
♥ J 7 5 3
♦ Q 6 2
♣ 8 5 4 2

11
19 6
4

♠ Q 10 8 3 2
♥ Q 9 6
♦ 8
♣ 10 9 7 3

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

Partner's 2 NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3 ♣. Partner replies 3 ♦. What do you say now?

Partner's 2 NT opening shows 20-21 points so you know you want to be in game. To find out which game you bid a Stayman 3 ♣. Partner replies 3 ♦. What do you say now?

You don't have a 4-4 ♥ fit, so you bid 3 NT.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♠ 3. Your first problem is which ♠ to play from dummy. That is an easy problem. If you play the ♠ K you might lose the first five or six tricks. If you play low you guarantee a ♠ stopper. South plays the ♠ A and returns the ♠ 7 to dummy's ♠ K. North plays the ♠ 2 on this trick.

You need 2 more winners, and you need to get them before you lose the lead because it appears that North can cash 3 more ♠ tricks.

That means you need all 5 ♦ tricks. The good news is that the 5 missing ♦s will split 3-2 about two-thirds of the time. The bad news is that they will be 4-1 about one-third of the time. Can you protect yourself against a 4-1 break?

Maybe and maybe not. If North has ♦ J x x x there won't be anything you can do about it. But if South has this holding then you can succeed if you play your cards right.

Did you like that "play your cards right" quip? First play a ♦ to your ♦ K; both defenders follow. Next play a ♦ to dummy's ♦ Q. North discards a ♣. You are conveniently in dummy so you play dummy's last ♦ and South's ♦ J 9 are caught in a pincer movement by your ♦ A T 5.

Suppose your first ♦ play had been dummy's ♦ Q. You could make your contract if you play a small ♦ and finesse the ♦ T. But at that point you wouldn't know whether the ♦s were splitting evenly or not. You'd be risking defeat on a hand where everybody who played for the 3-2 split was making the contract.

By taking the SECOND ♦ trick with dummy's ♦ Q the 4-1 split is exposed at the right time.

Deal 7

South Deals

Both Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 8

West Deals

None Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 9

North Deals

E-W Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 10

East Deals

Both Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

Deal 11

South Deals

None Vul

♠ 10 9 6 3
♥ 9 3
♦ K 5
♣ 10 9 8 4 2

16
3 11
10

♠ A J 4
♥ A K 7
♦ 10 7 4 2
♣ K J 3



♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

♠ Q 7 5
♥ Q J 10 8 5 2
♦ A 3
♣ Q 5

Deal 12

West Deals

N-S Vul

♠ J 9 6

♥ A 8

♦ A K 10 5 3

♣ A K 6

11
19 6
4

♠ A 7 4

♥ K 10 4 2

♦ J 9 7 4

♣ Q J



♠ Q 10 8 3 2

♥ Q 9 6

♦ 8

♣ 10 9 7 3

♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

Deal 13

North Deals

Both Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 14

East Deals

None Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 15

South Deals

N-S Vul

♠ K 10 8 6 2
♥ Q 10 4
♦ J 8 4 3
♣ 6

9
6 8
17

♠ 7 4
♥ K 7 5 2
♦ 9 5
♣ A Q 8 4 3



♠ Q 9 3
♥ J 9 8
♦ Q 10 7 2
♣ K 7 5

♠ A J 5
♥ A 6 3
♦ A K 6
♣ J 10 9 2

Deal 16

West Deals

E-W Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 17

North Deals

None Vul

♠ 10 9 6 3
♥ 9 3
♦ K 5
♣ 10 9 8 4 2

16
3 11
10

♠ A J 4
♥ A K 7
♦ 10 7 4 2
♣ K J 3



♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

♠ Q 7 5
♥ Q J 10 8 5 2
♦ A 3
♣ Q 5

Deal 18

East Deals

N-S Vul

♠ J 9 6

♥ A 8

♦ A K 10 5 3

♣ A K 6

11
19 6
4

♠ A 7 4

♥ K 10 4 2

♦ J 9 7 4

♣ Q J



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

♠ Q 10 8 3 2

♥ Q 9 6

♦ 8

♣ 10 9 7 3

Deal 19

South Deals

E-W Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 20
West Deals
Both Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 21

North Deals

N-S Vul

♠ K 10 8 6 2
♥ Q 10 4
♦ J 8 4 3
♣ 6

9
6 8
17

♠ 7 4
♥ K 7 5 2
♦ 9 5
♣ A Q 8 4 3



♠ Q 9 3
♥ J 9 8
♦ Q 10 7 2
♣ K 7 5

♠ A J 5
♥ A 6 3
♦ A K 6
♣ J 10 9 2

Deal 22

East Deals

E-W Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 23

South Deals

Both Vul

♠ 10 9 6 3
♥ 9 3
♦ K 5
♣ 10 9 8 4 2

16
3 11
10

♠ A J 4
♥ A K 7
♦ 10 7 4 2
♣ K J 3



♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

♠ Q 7 5
♥ Q J 10 8 5 2
♦ A 3
♣ Q 5

Deal 24

West Deals

None Vul

♠ J 9 6

♥ A 8

♦ A K 10 5 3

♣ A K 6

11
19 6
4

♠ A 7 4

♥ K 10 4 2

♦ J 9 7 4

♣ Q J



♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2

♠ Q 10 8 3 2

♥ Q 9 6

♦ 8

♣ 10 9 7 3

Deal 25

North Deals

E-W Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 26

East Deals

Both Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 27

South Deals

None Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 28

West Deals

N-S Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 29

North Deals

Both Vul

♠ 10 9 6 3
♥ 9 3
♦ K 5
♣ 10 9 8 4 2

16
3 11
10

♠ A J 4
♥ A K 7
♦ 10 7 4 2
♣ K J 3



♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

♠ Q 7 5
♥ Q J 10 8 5 2
♦ A 3
♣ Q 5

Deal 30

East Deals

None Vul

♠ J 9 6
♥ A 8
♦ A K 10 5 3
♣ A K 6

11
19 6
4

♠ A 7 4
♥ K 10 4 2
♦ J 9 7 4
♣ Q J



♠ Q 10 8 3 2
♥ Q 9 6
♦ 8
♣ 10 9 7 3

♠ K 5
♥ J 7 5 3
♦ Q 6 2
♣ 8 5 4 2

Deal 31

South Deals

N-S Vul

♠ K 8 6 4

♥ K 7 4

♦ 10 7 3

♣ Q J 3

20

9 5

6

♠ A Q J 10

♥ A 6 5

♦ A Q 8 5

♣ K 10



♠ 7 5 3

♥ Q 3

♦ K J 6 2

♣ 8 5 4 2

♠ 9 2

♥ J 10 9 8 2

♦ 9 4

♣ A 9 7 6

Deal 32

West Deals

E-W Vul

♠ A Q 9
♥ A 6 4 2
♦ A 10 9 3
♣ A K

8
21 6
5

♠ 7 6
♥ K 10 7
♦ Q J 6 2
♣ Q 7 6 2



♠ K J 3
♥ J 8 3
♦ 7 4
♣ J 10 9 5 4

♠ 10 8 5 4 2
♥ Q 9 5
♦ K 8 5
♣ 8 3

Deal 33

North Deals

None Vul

♠ K 10 8 6 2

♥ Q 10 4

♦ J 8 4 3

♣ 6

9
6 8
17

♠ 7 4

♥ K 7 5 2

♦ 9 5

♣ A Q 8 4 3



♠ A J 5

♥ A 6 3

♦ A K 6

♣ J 10 9 2

♠ Q 9 3

♥ J 9 8

♦ Q 10 7 2

♣ K 7 5

Deal 34

East Deals

N-S Vul

♠ K J 6 5 2
♥ Q J 10 4 3
♦ 8 3
♣ 4

6
7 17
10

♠ 10 9 4
♥ 5
♦ Q 9 6 2
♣ A 10 9 7 2



♠ 8 7
♥ A 9 8 6 2
♦ K 7 5
♣ Q J 3

♠ A Q 3
♥ K 7
♦ A J 10 4
♣ K 8 6 5

Deal 35

South Deals

E-W Vul

♠ 10 9 6 3
♥ 9 3
♦ K 5
♣ 10 9 8 4 2

16
3 11
10

♠ A J 4
♥ A K 7
♦ 10 7 4 2
♣ K J 3



♠ K 8 2
♥ 6 4
♦ Q J 9 8 6
♣ A 7 6

♠ Q 7 5
♥ Q J 10 8 5 2
♦ A 3
♣ Q 5

Deal 36

West Deals

Both Vul

♠ J 9 6

♥ A 8

♦ A K 10 5 3

♣ A K 6

11
19 6
4

♠ A 7 4

♥ K 10 4 2

♦ J 9 7 4

♣ Q J



♠ Q 10 8 3 2

♥ Q 9 6

♦ 8

♣ 10 9 7 3

♠ K 5

♥ J 7 5 3

♦ Q 6 2

♣ 8 5 4 2