

**Deal 1**

North Deals  
None Vul

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

16  
9 7  
8

West

Pass

Pass

4 ♠ by North

Lead: ♣ Q

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



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

North

1 NT

2 ♠

Pass

East

Pass

Pass

Pass

South

2 ♥

4 ♠

Partner transfers and you naturally respond 2 ♠. Partner bids the ♠ game and you pass.

West plays the ♣ 8 and your first decision is whether to hold up.

You should certainly hold up. West is the Danger hand here because if West ever gets the lead he can play a ♥ through your unprotected ♥ K, possibly giving you two ♥ losers. If you take the first trick with the ♣ A you open the door for West to gain entry with the ♣ K which you know he has.

Next pull three rounds of trumps. Fortune smiles and they split 3-2.

Now it's time to play on ♦s. Do you finesse for the ♦ Q? and if so, which way do you finesse?

Missing 6 ♦s to the Queen of course you should finesse. And you will finesse through West, of course, because he is the Danger Hand. So play dummy's ♦ K, then play the ♦ T and let it ride.

to see how your Plan turned out.

Another time East will hold the ♦ Q and you will make the contract, but no overtrick.

**Deal 2**

East Deals  
None Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

West	North	East	South
		1 NT	Pass
2 NT	Pass	3 NT	Pass
Pass	Pass		
3 NT by East			
Lead: ♥ 3			

With 9 points and a balanced hand you go into Invitational Mode. Bid 2 NT. Partner will raise to 3 NT with a maximum, pass with a minimum. Today he has a middling 16 points, but bids 3 NT anyway.

The contract would be 3 NT played by East.

To make West the declarer ROTATE.

West plays 3 NT. North leads the ♥ 3 and South plays the ♥ K.

Do you hold up or not?

You count 3 ♦ tricks but will need to be careful to get all 3. And obviously your three extra winners will have to be from the ♣ suit.

Most important for now, how do you read the ♥ suit? Do you hold up?

North has 4 ♥s because he led the ♥ 3 and you can see the ♥ 2. Therefore you should NOT hold up because they can only win 3 ♥s and the ♣ K right

now. But if you hold up, South might pocket his ♥ trick and switch to ♠s, where you are just as bad off.

So win the ♥ A and unblock the ♦ A Q. then play ♣ J, expecting to lose the trick. In fact, North takes his ♣ K.

North cashes his 3 ♥ tricks, then plays a ♠. Pounce with dummy's ♠ A, cash the ♦ K, then take your 4 ♣ tricks and the game.

Not all finesses should be taken - certainly not this one.

Another possibility, playing ♣ A first, should also be rejected. On the rare day where the ♣ K fell singleton you might be happy, but on the more frequent days where a defender held ♣ K x x and took the third ♣ trick you'd feel like a complete fool. Rightly so.

**Deal 3**

East Deals  
None Vul

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

8  
3 12  
17

West

Pass

Pass

3 NT by South

Lead: ♠ 8

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

North

2 NT

Pass

East

1 ♠

Pass

Pass

South

1 NT

3 NT

♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

A takeout double would not be a terrible bid. But if you don't overcall 1 NT right now it will be hard to later convince partner that you have 17 points balanced. So you bite the bullet and say 1 NT. Partner now bids 2 NT. What do you say?

A takeout double would not be a terrible bid. But if you don't overcall 1 NT right now it will be hard to later convince partner that you have 17 points balanced. So you bite the bullet and say 1 NT. Partner now bids 2 NT. What do you say?

There is no point bidding ♥s; you are absolutely sure that partner does not have four of them. He has told you to bid 3 NT with a maximum so you bid 3 NT.

Of course West leads his partner's suit.

When the going gets tough, the tough better figure out a good plan! Although you MIGHT manage to get an extra trick in ♥s or ♣s, you can see that your only real chance is to find a distribution that will give you 4 ♦ tricks. With that in mind, where do you win the first trick?

Without thinking it through you might decide to save that entry to dummy and win the first trick in your hand. But to get the 4 ♦ tricks you need you are going to have to make them play their ♦ A WITHOUT using one of your two honors. That means the ♦ A must be doubleton, AND you must lead through it. And EAST is the one most likely to hold ♦ A x.

You win dummy's ♠ K and play a low ♦. When East follows with the ♦ 3 you play your ♦ Q which wins.

Then play a low ♦ from your hand, and DUCK IN DUMMY. East plays the ♦ A on this trick and you are now home-free!

Sometimes you must try to visualize some possible distribution of the defender's cards which will allow you to make your bid and then just go ahead and play for that distribution.

**Deal 4**

East Deals  
None Vul

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

7  
8 15  
10

West

2 ♥

3 ♥

Pass

4 ♥ by West

Lead: ♥ 2

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



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

North

Pass

Pass

Pass

East

1 NT

2 ♠

4 ♥

South

Pass

Pass

Pass

With two 5-card Major suits you can transfer to either one first. A good system is to use the "weaker" transfer to show an invitational hand, the "stronger" to show a forcing to game hand.

So you bid 2 ♥ and partner replies 2 ♠. What next?

With two 5-card Major suits you can transfer to either one first. A good system is to use the "weaker" transfer to show an invitational hand, the "stronger" to show a forcing to game hand.

So you bid 2 ♥ and partner replies 2 ♠. What next?

Partner now knows you have 5 ♠s, so you now bid 3 ♥ which lets him know you have 5 of that suit also. Partner chooses the ♥ game.

South wins the first trick with the ♥ A and returns the ♥ 4.

You are surely going to lose the two red Aces, so you must keep the ♠ losers to 1. A possible Plan is to pull the last trump and trust the ♠s to split 3-3. Good Plan?

Stinking Plan. The chance of a 3-3 ♠ split is 36%, just a little over 1 in 3. A much better idea is to leave that trump out for a while longer, take your ♠ A K, and ruff one ♠ with dummy's last ♥. Then what?

Be careful, you are still in danger. You need to pull that last trump but playing ♣ A and a ruff at this point could result in you losing trump control. First you need to establish a ♦ trick, so play the ♦ K.

South wins the ♦ A but he can't hurt you. Suppose he plays another ♦. You win in dummy, ruff a ♦ back to your hand, and pull North's last trump. Then play a ♠ to South's ♠ Q. Your fifth ♠ is now established and you still have a trump to get to your hand with.

You must then pull North's last trump, leaving you with only one trump.

When you give up the ♠ to South he could play a ♣, forcing you to use your last trump, and although you could take your ♠ winner you wouldn't have the ♦ trick established. Not an easy hand.

**Deal 5**

North Deals

N-S Vul

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

16  
9 7  
8

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



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

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

**Deal 6**

East Deals

E-W Vul

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

10  
15 9  
6

♠ K Q J 3

♥ K 10 4

♦ J 9 3

♣ 7 4 3



♠ 10 6 2

♥ Q J 8 3

♦ 10 7 6 2

♣ K 6

♠ A 7 5

♥ 9 7 5

♦ K 8 5 4

♣ Q 10 2

**Deal 7**

South Deals

Both Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

**Deal 8**

West Deals

None Vul

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

7  
8 15  
10

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



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

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



**Deal 9**

North Deals

E-W Vul

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

16  
9 7  
8

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



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

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

**Deal 10**

East Deals

Both Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

**Deal 11**

South Deals

None Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

**Deal 12**

West Deals

N-S Vul

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

7  
8 15  
10

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



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

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

**Deal 13**

North Deals

Both Vul

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

16  
9 7  
8

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



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

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

**Deal 14**

East Deals

None Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

**Deal 15**

South Deals

N-S Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

**Deal 16**

West Deals

E-W Vul

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

7  
8 15  
10

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



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

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



**Deal 17**

North Deals

None Vul

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

16  
9 7  
8

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



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

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

**Deal 18**

East Deals

N-S Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

**Deal 19**

South Deals

E-W Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

**Deal 20**

West Deals

Both Vul

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

7  
8 15  
10

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



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

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

**Deal 21**

North Deals

N-S Vul

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

16  
9 7  
8

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



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

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

**Deal 22**

East Deals

E-W Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

**Deal 23**

South Deals

Both Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

**Deal 24**

West Deals

None Vul

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

7  
8 15  
10

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



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

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



**Deal 25**

North Deals

E-W Vul

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

16  
9 7  
8

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



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

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

**Deal 26**

East Deals

Both Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

**Deal 27**

South Deals

None Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

**Deal 28**

West Deals

N-S Vul

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

7  
8 15  
10

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



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

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

**Deal 29**

North Deals

Both Vul

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

16  
9 7  
8

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



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

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

**Deal 30**  
East Deals  
None Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

**Deal 31**

South Deals

N-S Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

**Deal 32**

West Deals

E-W Vul

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

7  
8 15  
10

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



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

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



**Deal 33**

North Deals

None Vul

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

16  
9 7  
8

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



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

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

**Deal 34**

East Deals

N-S Vul

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

10  
15 9  
6

♠ K Q J 3  
♥ K 10 4  
♦ J 9 3  
♣ 7 4 3



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

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

**Deal 35**

South Deals

E-W Vul

♠ 8 5 4 2

♥ Q 10 5

♦ J 10 8

♣ 9 8 5

8

3 12

17

♠ K 6

♥ J 6 4

♦ K 9 7 5 4

♣ J 7 3



♠ A 7

♥ A 8 3 2

♦ Q 6 2

♣ A K 6 2

♠ Q J 10 9 3

♥ K 9 7

♦ A 3

♣ Q 10 4

**Deal 36**

West Deals

Both Vul

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

7  
8 15  
10

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



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

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