

Deal 1

North Deals
None Vul

♠ J 9 8 5
♥ K 7
♦ 9 7 4 3
♣ 8 7 2

16
4 9
11

West

Pass

3 NT by North

Lead: ♥ Q

♠ A 10 2
♥ A 8 2
♦ A Q 10 2
♣ Q 6 3



♠ K 7 3
♥ 9 6 4
♦ K J 6
♣ K J 9 5

North

1 NT

Pass

East

Pass

Pass

South

3 NT

The bidding has been as shown. Partner led the ♥ Q, dummy played the ♥ 4 and it is your play.

When you have made your choice

Admittedly you have a terrible hand. But that's no reason to be careless. YOU can beat this contract, but you have to do it right now by unblocking the ♥ K. If declarer holds up you will continue with your ♥ 7 and partner will establish his suit while he still has the ♣ A for an entry. If declarer doesn't hold up it will be just as bad for him.

But suppose you say "Well, partner's ♥ Q is just as good as my ♥ K so I'll just save the King for later" as you play low. Declarer will love you. He will hold up on

the ♥ Q, then again on trick two when you play the ♥ K. AND HE WILL STILL HAVE HIS ♥ A when you switch to another suit. He will have time to drive out the ♣ A while he still has ♥s stopped.

It was a good thing you held the ♥ K rather than declarer, but it is a nuisance that you must get out of the way on the very first trick.

Deal 2

West Deals

None Vul

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

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

The bidding has been as shown. Partner led the ♥ 2, dummy played the ♥ A and it is your play.

When you have made your choice

You know partner has a 4-card ♥ suit, (he led the deuce), and you know it is headed by an honor. You hope the honor is the ♥ J, but in any case you must get your high ♥s out of the way.

Declarer will probably come to his hand and then take a ♠ finesse. You win the ♠ K, take your other high ♥, then lead your ♥ 3 toward your partner.

As you see, partner did hold the ♥ J 9, so your side wins 3 ♥ tricks.

If declarer played low on the first trick you would win the ♥ Q, then play the ♥ K to dummy's ♥ A.

Deal 3

North Deals
None Vul

♠ 10 8 6 5
♥ A K 3
♦ Q 7 2
♣ 8 4 2

13
9 5
13

West

Pass

Pass

3 NT by South

Lead: ♠ 5

♠ K 9 2
♥ Q 10 9 8 5
♦ A 6
♣ A 10 6



♠ Q 4 3
♥ J 7
♦ K J 4 3
♣ K Q J 5

North

1 ♥

3 NT

East

Pass

Pass

South

2 NT

Pass

♠ A J 7
♥ 6 4 2
♦ 10 9 8 5
♣ 9 7 3

The bidding has been as shown. Partner led the ♠ 5, dummy played the ♠ 2 and it is your play.

When you have made your choice

Partner's low ♠ lead tells you he has an honor in the suit, so it must be either the ♠ Q or the ♠ T. South's jump to 2 NT makes it almost certain that he holds the ♠ Q, so you can figure partner probably led from ♠ T x x 5.

Apply the Rule of 11. 11 minus 5 = 6 cards higher than the ♠ 5 held by dummy, you, and declarer. Since you can see 5 of the 6 you conclude that that declarer will have to play his ♠ Q to beat your ♠ 7.

South will take the ♠ Q at trick 1, but when West wins a high ♥ he will play

another ♠ through dummy's ♠ K 9 to your ♠ A J. Once you clear dummy's ♠ away partner will win another ♥ and be able to cash his last ♠.

Note that if dummy's ♠ 9 was played you would cover with your ♠ J, leading to the same situation.

Deal 4

West Deals
None Vul

♠ A Q 10
♥ K 4 3
♦ K Q 9 2
♣ Q 8 5

4
16 10
10

West
1 NT
Pass
3 NT by West
Lead: ♥ 5

♠ K 8 5 2
♥ J 10 6 5 2
♦ 6 4
♣ 9 3



♠ 9 7 3
♥ A Q 7
♦ J 10 8 7 3
♣ K 6

North
Pass
Pass

East
3 NT

South
Pass

The bidding has been as shown. Partner led the ♥ 5, dummy played the ♥ 8 and it is your play.

When you have made your choice

The Rule of Eleven tells you there are 6 cards in East, South and West that are higher than the ♥ 5. You can see 5 of them, so that leaves just one of them for West.

North cannot have all three of the outstanding honors, because from ♥ K J T x x his correct lead would be the Jack. So you can deduce that West must hold exactly one of ♥ K, ♥ J, or ♥ T.

If his honor is not the ♥ K then it won't matter whether you play ♥ A or ♥ Q to the

first trick; you will win your two top cards and then play your small one back to North.

So assume West actually holds the ♥ K x x. If you play the ♥ A to trick one, then lead ♥ Q, West will hold up on the second trick, and win the third ♥. Then, when you win your ♣ K you will not have a ♥ to return to partner and declarer will make the contract.

So what happens if you play the ♥ Q at trick one? West could still make the contract by holding up, but he will be afraid to do so. After all, from his perspective it looks like North probably holds the ♥ A and he will be afraid of losing the first 5 ♥ tricks, perhaps even when the ♣ K finessing is working!

Deal 5

South Deals
None Vul

♠ J 10 9 6 2

♥ 8 5 3

♦ K J 3

♣ J 6

♠ 7 4

♥ A K 4

♦ 10 9 8 4

♣ 10 8 4 2



♠ K 5

♥ Q J 9 7 2

♦ A Q 6

♣ 9 7 3

♠ A Q 8 3

♥ 10 6

♦ 7 5 2

♣ A K Q 5

6
7 12
15

West

North

East

South

Pass

1 ♠

2 ♥

1 ♣

Pass

Pass

Pass

3 ♠

3 ♠ by North

Lead: ♥ Q

The bidding has been as shown. Partner led the ♥ Q, dummy played the ♥ 6 and it is your play.

When you have made your choice

Your side needs to take 5 tricks to defeat this contract. Two of them will be ♥s, but it doesn't look like you can win any ♣s or ♠s.

That means you need to win 3 ♦ tricks and the only way that can happen is if you play ♦s from your side.

So win the first ♥ K (so partner will know you also have the ♥ A), and play the ♦ T. Presumably North will play an honor, but East will take the trick and put you back on lead with your ♥ A. You play the ♦ 9 and your side will collect 3 ♦ tricks to go

with your 2 ♥s.

Deal 6

West Deals
None Vul

♠ J 3
♥ K Q J 6
♦ A K Q 10 5
♣ 6 2

2
16 8
14

West
1 ♦
4 ♥
4 ♥ by East
Lead: ♠ A

♠ 10
♥ 7 3 2
♦ 9 8 6 3
♣ Q 7 5 4 3



♠ A K Q 8 6 4
♥ 8
♦ 7 4 2
♣ A J 9

North
Pass
Pass

East
1 ♥
Pass

South
1 ♠
Pass

♠ 9 7 5 2
♥ A 10 9 5 4
♦ J
♣ K 10 8

The bidding has been as shown. Partner led the ♠ A, then the ♠ K. Dummy follows suit and it is your play to the second trick.

When you have made your choice

It is obvious that your side can only get 2 ♠ tricks. And assuming that East has the Ace of trumps you will not make a single trick in the red suits. So you need to make 2 ♣ tricks.

If partner has the ♣ A K then he will take them, but if he has the ♣ A J he cannot win 2 ♣ tricks from his side.

To allow for this situation it will be better to play ♣s from your side of the table, and the way to make that happen is for you to ruff partner's ♠ K with an

otherwise useless trump. You still get your two ♠ winners (sort of) but now you get to play a ♣ through East's ♣ K at trick 3.

Deal 7

South Deals

Both Vul

♠ J 9 8 5

♥ K 7

♦ 9 7 4 3

♣ 8 7 2

16

4 9

11

♠ A 10 2

♥ A 8 2

♦ A Q 10 2

♣ Q 6 3



♠ K 7 3

♥ 9 6 4

♦ K J 6

♣ K J 9 5

♠ Q 6 4

♥ Q J 10 5 3

♦ 8 5

♣ A 10 4

Deal 8

West Deals

None Vul

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2

8
19 6
7

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3



♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

Deal 9

North Deals

E-W Vul

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2

13

9 5

13

♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6



♠ Q 4 3

♥ J 7

♦ K J 4 3

♣ K Q J 5

♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3

Deal 10

East Deals

Both Vul

♠ A Q 10
♥ K 4 3
♦ K Q 9 2
♣ Q 8 5

4
16 10
10

♠ K 8 5 2
♥ J 10 6 5 2
♦ 6 4
♣ 9 3



♠ 9 7 3
♥ A Q 7
♦ J 10 8 7 3
♣ K 6

♠ J 6 4
♥ 9 8
♦ A 5
♣ A J 10 7 4 2

Deal 11

South Deals

None Vul

♠ 7 4
♥ A K 4
♦ 10 9 8 4
♣ 10 8 4 2

6
7 12
15

♠ J 10 9 6 2

♥ 8 5 3

♦ K J 3

♣ J 6



♠ A Q 8 3

♥ 10 6

♦ 7 5 2

♣ A K Q 5

♠ K 5

♥ Q J 9 7 2

♦ A Q 6

♣ 9 7 3

Deal 12

West Deals

N-S Vul

♠ J 3
♥ K Q J 6
♦ A K Q 10 5
♣ 6 2

2
16 8
14

♠ 10
♥ 7 3 2
♦ 9 8 6 3
♣ Q 7 5 4 3



♠ 9 7 5 2
♥ A 10 9 5 4
♦ J
♣ K 10 8

♠ A K Q 8 6 4
♥ 8
♦ 7 4 2
♣ A J 9

Deal 13

North Deals

Both Vul

♠ J 9 8 5

♥ K 7

♦ 9 7 4 3

♣ 8 7 2

16

4 9

11

♠ A 10 2

♥ A 8 2

♦ A Q 10 2

♣ Q 6 3



♠ K 7 3

♥ 9 6 4

♦ K J 6

♣ K J 9 5

♠ Q 6 4

♥ Q J 10 5 3

♦ 8 5

♣ A 10 4

Deal 14

East Deals

None Vul

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2

8
19 6
7

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3



♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

Deal 15

South Deals

N-S Vul

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2

13

9 5

13

♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6



♠ Q 4 3

♥ J 7

♦ K J 4 3

♣ K Q J 5

♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3

Deal 16

West Deals

E-W Vul

♠ A Q 10
♥ K 4 3
♦ K Q 9 2
♣ Q 8 5

4
16 10
10

♠ K 8 5 2
♥ J 10 6 5 2
♦ 6 4
♣ 9 3



♠ J 6 4
♥ 9 8
♦ A 5
♣ A J 10 7 4 2

♠ 9 7 3
♥ A Q 7
♦ J 10 8 7 3
♣ K 6

Deal 17

North Deals

None Vul

♠ 7 4
♥ A K 4
♦ 10 9 8 4
♣ 10 8 4 2

6
7 12
15

♠ J 10 9 6 2
♥ 8 5 3
♦ K J 3
♣ J 6



♠ A Q 8 3
♥ 10 6
♦ 7 5 2
♣ A K Q 5

♠ K 5
♥ Q J 9 7 2
♦ A Q 6
♣ 9 7 3

Deal 18

East Deals

N-S Vul

♠ J 3

♥ K Q J 6

♦ A K Q 10 5

♣ 6 2

2
16 8
14

♠ 10

♥ 7 3 2

♦ 9 8 6 3

♣ Q 7 5 4 3



♠ 9 7 5 2

♥ A 10 9 5 4

♦ J

♣ K 10 8

♠ A K Q 8 6 4

♥ 8

♦ 7 4 2

♣ A J 9

Deal 19

South Deals

E-W Vul

♠ J 9 8 5

♥ K 7

♦ 9 7 4 3

♣ 8 7 2

16
4 9
11

♠ A 10 2

♥ A 8 2

♦ A Q 10 2

♣ Q 6 3



♠ K 7 3

♥ 9 6 4

♦ K J 6

♣ K J 9 5

♠ Q 6 4

♥ Q J 10 5 3

♦ 8 5

♣ A 10 4

Deal 20

West Deals

Both Vul

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2

8
19 6
7

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3



♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

Deal 21

North Deals

N-S Vul

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2

13
9 5
13

♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6



♠ Q 4 3

♥ J 7

♦ K J 4 3

♣ K Q J 5

♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3

Deal 22

East Deals

E-W Vul

♠ A Q 10
♥ K 4 3
♦ K Q 9 2
♣ Q 8 5

4
16 10
10

♠ K 8 5 2
♥ J 10 6 5 2
♦ 6 4
♣ 9 3



♠ 9 7 3
♥ A Q 7
♦ J 10 8 7 3
♣ K 6

♠ J 6 4
♥ 9 8
♦ A 5
♣ A J 10 7 4 2

Deal 23

South Deals

Both Vul

♠ 7 4
♥ A K 4
♦ 10 9 8 4
♣ 10 8 4 2

6
7 12
15

♠ J 10 9 6 2

♥ 8 5 3

♦ K J 3

♣ J 6



♠ A Q 8 3

♥ 10 6

♦ 7 5 2

♣ A K Q 5

♠ K 5

♥ Q J 9 7 2

♦ A Q 6

♣ 9 7 3

Deal 24

West Deals

None Vul

♠ J 3
♥ K Q J 6
♦ A K Q 10 5
♣ 6 2

2
16 8
14

♠ 10
♥ 7 3 2
♦ 9 8 6 3
♣ Q 7 5 4 3



♠ A K Q 8 6 4
♥ 8
♦ 7 4 2
♣ A J 9

♠ 9 7 5 2
♥ A 10 9 5 4
♦ J
♣ K 10 8

Deal 25

North Deals

E-W Vul

♠ J 9 8 5

♥ K 7

♦ 9 7 4 3

♣ 8 7 2

16

4 9

11

♠ A 10 2

♥ A 8 2

♦ A Q 10 2

♣ Q 6 3



♠ K 7 3

♥ 9 6 4

♦ K J 6

♣ K J 9 5

♠ Q 6 4

♥ Q J 10 5 3

♦ 8 5

♣ A 10 4

Deal 26

East Deals

Both Vul

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2

8
19 6
7

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3



♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

Deal 27

South Deals

None Vul

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2

13

9 5

13

♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6



♠ Q 4 3

♥ J 7

♦ K J 4 3

♣ K Q J 5

♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3

Deal 28
West Deals
N-S Vul

♠ A Q 10
♥ K 4 3
♦ K Q 9 2
♣ Q 8 5

4
16 10
10

♠ K 8 5 2
♥ J 10 6 5 2
♦ 6 4
♣ 9 3



♠ 9 7 3
♥ A Q 7
♦ J 10 8 7 3
♣ K 6

♠ J 6 4
♥ 9 8
♦ A 5
♣ A J 10 7 4 2

Deal 29

North Deals

Both Vul

♠ 7 4
♥ A K 4
♦ 10 9 8 4
♣ 10 8 4 2

6
7 12
15

♠ J 10 9 6 2

♥ 8 5 3

♦ K J 3

♣ J 6



♠ A Q 8 3

♥ 10 6

♦ 7 5 2

♣ A K Q 5

♠ K 5

♥ Q J 9 7 2

♦ A Q 6

♣ 9 7 3

Deal 30

East Deals

None Vul

♠ J 3
♥ K Q J 6
♦ A K Q 10 5
♣ 6 2

2
16 8
14

♠ 10
♥ 7 3 2
♦ 9 8 6 3
♣ Q 7 5 4 3



♠ 9 7 5 2
♥ A 10 9 5 4
♦ J
♣ K 10 8

♠ A K Q 8 6 4
♥ 8
♦ 7 4 2
♣ A J 9

Deal 31

South Deals

N-S Vul

♠ J 9 8 5

♥ K 7

♦ 9 7 4 3

♣ 8 7 2

16

4 9

11

♠ A 10 2

♥ A 8 2

♦ A Q 10 2

♣ Q 6 3



♠ K 7 3

♥ 9 6 4

♦ K J 6

♣ K J 9 5

♠ Q 6 4

♥ Q J 10 5 3

♦ 8 5

♣ A 10 4

Deal 32

West Deals

E-W Vul

♠ A Q J 10 7

♥ A 5

♦ K 4 2

♣ A J 2

8
19 6
7

♠ K 6 2

♥ K Q 3

♦ 10 9 8 5

♣ 9 7 3



♠ 9 8 3

♥ J 9 6 2

♦ A 7 3

♣ Q 10 8

♠ 5 4

♥ 10 8 7 4

♦ Q J 6

♣ K 6 5 4

Deal 33

North Deals

None Vul

♠ 10 8 6 5

♥ A K 3

♦ Q 7 2

♣ 8 4 2

13

9 5

13

♠ K 9 2

♥ Q 10 9 8 5

♦ A 6

♣ A 10 6



♠ Q 4 3

♥ J 7

♦ K J 4 3

♣ K Q J 5

♠ A J 7

♥ 6 4 2

♦ 10 9 8 5

♣ 9 7 3

Deal 34

East Deals

N-S Vul

♠ A Q 10
♥ K 4 3
♦ K Q 9 2
♣ Q 8 5

4
16 10
10

♠ K 8 5 2
♥ J 10 6 5 2
♦ 6 4
♣ 9 3



♠ J 6 4
♥ 9 8
♦ A 5
♣ A J 10 7 4 2

♠ 9 7 3
♥ A Q 7
♦ J 10 8 7 3
♣ K 6

Deal 35

South Deals

E-W Vul

♠ 7 4
♥ A K 4
♦ 10 9 8 4
♣ 10 8 4 2

6
7 12
15

♠ J 10 9 6 2

♥ 8 5 3

♦ K J 3

♣ J 6



♠ A Q 8 3

♥ 10 6

♦ 7 5 2

♣ A K Q 5

♠ K 5

♥ Q J 9 7 2

♦ A Q 6

♣ 9 7 3

Deal 36

West Deals

Both Vul

♠ J 3

♥ K Q J 6

♦ A K Q 10 5

♣ 6 2

2
16 8
14

♠ 10

♥ 7 3 2

♦ 9 8 6 3

♣ Q 7 5 4 3



♠ A K Q 8 6 4

♥ 8

♦ 7 4 2

♣ A J 9

♠ 9 7 5 2

♥ A 10 9 5 4

♦ J

♣ K 10 8