

Deal 1

North Deals
None Vul

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

17
9 5
9

West

Pass

Pass

3 NT by North

Lead: ♠ 6

♠ A 8 2
♥ A 10 8 2
♦ A 3
♣ K Q 10 4



♠ 7 5
♥ K 6 4
♦ K Q 7 4
♣ J 9 8 6

North

1 NT

3 NT

East

Pass

Pass

South

2 NT

Pass

♠ K J 9 6 4
♥ J 7 3
♦ 10 5 2
♣ 5 2

Partner's 2 NT bid invites you to bid game if you have a maximum hand. Your 17 points is certainly a maximum so you bid 3 NT.

Will you take your ♠ A immediately? or at trick 2? or trick 3?

You need 3 more tricks, and they must come from ♣s. So you must drive out the ♣ A. The problem is that when the defenders win the ♣ A they may also take 4 ♠ tricks.

While you cannot guarantee the contract you can at least give yourself a better chance by holding up your ♠ A on the first trick, and also on West's ♠ continuation. You win the third ♠ with your ♠ A.

Now you drive out the ♣ A. There are four possibilities: East may win the ♣ A and cash two more ♠s, down 1. East may win the ♣ A and cash just one ♠s, you make it. West may win the ♣ A and have a fourth ♠ to lead, you make it. West may win the ♣ A and be out of ♠s, you make it.

If you win the first or second ♠ trick you will fail.

When you attack ♣s, West will win the ♣ A and play a ♠.

Holding up twice can never hurt, and in this case it is the only way to make the contract.

Deal 2

East Deals
None Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

West

2 ♥
Pass
2 ♠ by East
Lead: ♣ 2

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

North

Pass
Pass

East

1 NT
2 ♠

South

Pass
Pass

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

You say pass.

The contract would be 2 ♠ played by East.

To make West the declarer ROTATE.

West plays 2 ♠. North leads the ♣ 2. South plays the ♣ Q which you take with your ♣ A.

Count losers in the long-trump hand, (dummy this time).

You can make the contract if you just force out their big trumps. But there is another tempting possibility. You could enter dummy with the ♦ K and play the ♥ 4, finessing South for the ♥ K. If the finesse is successful you could then discard dummy's ♣ loser on the ♥ A.

Should you or shouldn't you?

The reward for this play would be an overtrick. The price of failure would be going down in a cold contract. So obviously, at rubber bridge, you would be foolish to take such a risk. Playing Duplicate though, you might consider it. But let's say you decide to play safe.

Win the ♣ A and play a trump. As soon as you get in play another trump. The defenders will no doubt take their ♣ winner when they get in. South will no doubt win one of those high trump tricks, and he MAY lead a ♥ when he gets in. There you will be, trying to decide again whether to finesse . . .

As you see, the ♥ K is in the wrong place this time, but might be right the next time.

Usually you should not risk your contract for the sake of an overtrick.

Deal 3

South Deals
None Vul

♠ Q 10 8 7 3
♥ 6 4 2
♦ 9 5
♣ Q 9 5

9
4 10
17

West

North

East

South

Pass

2 ♣

Pass

1 NT

Pass

2 NT

Pass

2 ♦

Pass

Pass

Pass

3 NT

3 NT by South

Lead: ♠ 7

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

The 2 NT bid is invitational, asking you to bid game with a maximum, pass with a minimum. You have 17 points so you bid 3 NT.

You put on dummy's ♠ J, but East wins the ♠ A then continues with the ♠ 9. Do you play your ♠ K now?

You need 3 more tricks, and they must come from ♦s. So you must drive out the ♦ A. The problem is that when the defenders win the ♦ A they may also take 4 ♠ tricks.

This is another case where you should hold up. Allow EW to win the second trick and take your ♠ K only at trick #3.

Now you drive out the ♦ A. If West has it and also started with 5 ♠s you will go down. But if East has the ♦ A you will make the contract no matter how ♠s split.

If you win the second ♠ East will still have a ♠ when he wins the ♦ A.

But if you hold up your ♠ K East will have no ♠ to put his partner in with.

Deal 4

West Deals
None Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 20
6

West
2 NT
Pass
3 NT by West
Lead: ♥ 5

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

North
Pass
Pass

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

East
3 NT
Pass

South
Pass

Even if you wanted to show your ♦ suit how would you do it? If you bid 3 ♦ it would be a transfer and if you bid 4 ♦ you would have bypassed 3 NT, your probable best contract.

But you didn't want to bid them anyway, you just wanted to bid 3 NT, right?

The contract would be 3 NT played by West.

To make East the declarer ROTATE.

South leads ♥ 5, North plays the ♥ Q.

The first thing you need to decide is whether to hold up on the ♥.

First decide the holdup question. South led the ♥ 5 and you can see the ♥ 4, ♥ 3 and ♥ 2. Assuming South led fourth down he must have only a 4-card suit since there are no cards he could have lower than the ♥ 5. With ♥s splitting 4-4 a holdup would do no good, and isn't necessary anyway.

So take the ♥ A. Then what?

You COULD try the ♦ finesse. Even if it loses it would establish several ♦ winners. However, if the defenders win just 1 ♦ trick they will quickly grab their 3 ♥ tricks and their ♠ A and put you down 1.

This is why it is important to make a Plan which includes a Winner count. You need just one additional winner and all you have to do to get it is play a ♠ honor.

When you can see all four hands, including the location of the ♦ Q, it kind of makes you wished you had finessed and gotten all those overtricks.

Good Bridge players like to take tricks, but they are not greedy.

Deal 5

North Deals
None Vul

♠ 9 6
♥ Q 10 8 3
♦ J 9 6 2
♣ Q J 3

17
6 4
13

♠ A Q 10 2
♥ K 7
♦ K Q 7 3
♣ K 7 5



♠ K J 8 5 3
♥ A J 4 2
♦ 5
♣ A 6 4

♠ 7 4
♥ 9 6 5
♦ A 10 8 4
♣ 10 9 8 2

West	North	East	South
	1 NT	Pass	2 ♥
Pass	3 ♠	Pass	4 NT
Pass	5 ♦	Pass	6 ♠
Pass	Pass	Pass	

6 ♠ by North

Lead: ♣ 10

Partner's 2 ♥ bid is a transfer; he expects you to bid 2 ♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1 NT. You indicate this with a jump to 3 ♠. This is called a "Super-Accept". Partner now bids 4 NT. What do you answer?

Partner's 2 ♥ bid is a transfer; he expects you to bid 2 ♠. However, with such great ♠ support and an outside doubleton your hand now revalues to 18 points - more than an opening 1 NT. You indicate this with a jump to 3 ♠. This is called a "Super-Accept". Partner now bids 4 NT. What do you answer?

Blackwood, and with one Ace you answer 5 ♦. Partner bids 6 ♠ and everybody passes.

It won't matter where you take it, but assume you win in your hand.

Since the ♦ loser is a sure thing you will need to find somewhere to discard a ♣. There are three possibilities: Finesse East for the ♥ Q. (50% chance) Try to drop the ♥ Q by ruffing the third

round. (also about 50%) Establish a ♦ honor. (To% certain)

First pull trumps, ending in dummy. It takes two rounds. Next play the ♦ 5 toward your ♦ Q. East wins this and plays another ♣. Win the ♣, come to your hand with the ♥ K, then play your good ♦ Q, discarding dummy's losing ♣.

You will need to ruff two ♥s in your hand, but the rest of the tricks are yours.

If they had been 3-1 you would have had to leave the last trump undrawn until after you had ruffed two ♥s in your hand.

Deal 6

East Deals

None Vul

♠ K 4
 ♥ K 10 4 3
 ♦ A 7 5
 ♣ K Q J 2

4
 16 8
 12

West

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



♠ Q 8 5 3
 ♥ 6
 ♦ K Q J 9
 ♣ A 7 5 3

North

East

South

2 ♦

Pass

1 NT

Pass

4 ♥

Pass

2 ♥

Pass

4 ♥ by East

Lead: ♦ K

With 10 points and a 6-card ♥ suit you want to transfer. You say 2 ♦ and partner bids 2 ♥.

With 10 points and a 6-card ♥ suit you want to transfer. You say 2 ♦ and partner bids 2 ♥.

You know you want to play in ♥s since partner will have at least 2 of them. Your problem is whether to merely invite with 3 ♥ or go ahead and bid the game. Since partner has either 15, 16 or 17 points you should probably just bid 4 ♥. The worst thing that could happen is that partner would be playing game with only 25 points.

The contract would be 4 ♥ played by East.

To make West the declarer ROTATE.

West plays 4 ♥. North leads the ♦ K. Do you hold up or not?

There is no reason to hold up. Besides, you have bigger problems to deal with.

After you take the ♦ A at trick one you have four fast losers staring you in the face the instant you lose the lead. So do you pull trumps now?

No, you dare not touch trumps yet - remember those 4 fast losers.

You cannot avoid the ♥ A and ♣ A, so you must get rid of one of the ♦ losers before you play trumps.

Win the ♦ A, play the ♠ K, then finesse the ♠ J. If the finesse works discard a ♦ on the ♠ A, then pull trumps. If the finesse fails you will go down 2 instead of 1.

to see whether you made it or went down 2.

When the cards MUST lie in a particular way for the contract to be makeable, just assume that's the way they lie and go for it.

Deal 7

South Deals

Both Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17

9 5

9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 8

West Deals

None Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 9

North Deals

E-W Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 10

East Deals

Both Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 11

South Deals

None Vul

♠ 9 6
♥ Q 10 8 3
♦ J 9 6 2
♣ Q J 3

17
6 4
13

♠ A Q 10 2
♥ K 7
♦ K Q 7 3
♣ K 7 5



♠ K J 8 5 3
♥ A J 4 2
♦ 5
♣ A 6 4

♠ 7 4
♥ 9 6 5
♦ A 10 8 4
♣ 10 9 8 2

Deal 12

West Deals

N-S Vul

♠ K 4
♥ K 10 4 3
♦ A 7 5
♣ K Q J 2

4
16 8
12

♠ 10 9 7 2
♥ A 8
♦ 10 8 3
♣ 10 9 6 4



♠ Q 8 5 3
♥ 6
♦ K Q J 9
♣ A 7 5 3

♠ A J 6
♥ Q J 9 7 5 2
♦ 6 4 2
♣ 8

Deal 13

North Deals

Both Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 14

East Deals

None Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 15

South Deals

N-S Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 16

West Deals

E-W Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 17

North Deals

None Vul

♠ 9 6
♥ Q 10 8 3
♦ J 9 6 2
♣ Q J 3

17
6 4
13

♠ A Q 10 2
♥ K 7
♦ K Q 7 3
♣ K 7 5



♠ K J 8 5 3
♥ A J 4 2
♦ 5
♣ A 6 4

♠ 7 4
♥ 9 6 5
♦ A 10 8 4
♣ 10 9 8 2

Deal 18

East Deals

N-S Vul

♠ K 4
♥ K 10 4 3
♦ A 7 5
♣ K Q J 2

4
16 8
12

♠ 10 9 7 2
♥ A 8
♦ 10 8 3
♣ 10 9 6 4



♠ Q 8 5 3
♥ 6
♦ K Q J 9
♣ A 7 5 3

♠ A J 6
♥ Q J 9 7 5 2
♦ 6 4 2
♣ 8

Deal 19

South Deals

E-W Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17

9 5

9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 20
West Deals
Both Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 21

North Deals

N-S Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 22

East Deals

E-W Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 23

South Deals

Both Vul

♠ 9 6
♥ Q 10 8 3
♦ J 9 6 2
♣ Q J 3

17
6 4
13

♠ A Q 10 2
♥ K 7
♦ K Q 7 3
♣ K 7 5



♠ K J 8 5 3
♥ A J 4 2
♦ 5
♣ A 6 4

♠ 7 4
♥ 9 6 5
♦ A 10 8 4
♣ 10 9 8 2

Deal 24

West Deals

None Vul

♠ K 4
♥ K 10 4 3
♦ A 7 5
♣ K Q J 2

4
16 8
12

♠ 10 9 7 2

♥ A 8

♦ 10 8 3

♣ 10 9 6 4



♠ Q 8 5 3

♥ 6

♦ K Q J 9

♣ A 7 5 3

♠ A J 6

♥ Q J 9 7 5 2

♦ 6 4 2

♣ 8

Deal 25

North Deals

E-W Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 26
East Deals
Both Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 27

South Deals

None Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 28
 West Deals
 N-S Vul

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

7
 7 **20**
 6

♠ J 7 4 3
 ♥ K J 9 5
 ♦ Q 9 5
 ♣ 8 5



♠ A 10 6 2
 ♥ Q 10 7 6
 ♦ 6 4
 ♣ 9 6 3

♠ K 8 5
 ♥ A 2
 ♦ A 7 3
 ♣ A K Q 7 2

Deal 29

North Deals

Both Vul

♠ 9 6
♥ Q 10 8 3
♦ J 9 6 2
♣ Q J 3

17
6 4
13

♠ A Q 10 2
♥ K 7
♦ K Q 7 3
♣ K 7 5



♠ K J 8 5 3
♥ A J 4 2
♦ 5
♣ A 6 4

♠ 7 4
♥ 9 6 5
♦ A 10 8 4
♣ 10 9 8 2

Deal 30
East Deals
None Vul

♠ K 4
♥ K 10 4 3
♦ A 7 5
♣ K Q J 2

4
16 8
12

♠ 10 9 7 2
♥ A 8
♦ 10 8 3
♣ 10 9 6 4



♠ Q 8 5 3
♥ 6
♦ K Q J 9
♣ A 7 5 3

♠ A J 6
♥ Q J 9 7 5 2
♦ 6 4 2
♣ 8

Deal 31

South Deals

N-S Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 32

West Deals

E-W Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 33

North Deals

None Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 34
East Deals
N-S Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 35

South Deals

E-W Vul

♠ 9 6
♥ Q 10 8 3
♦ J 9 6 2
♣ Q J 3

17
6 4
13

♠ A Q 10 2
♥ K 7
♦ K Q 7 3
♣ K 7 5



♠ K J 8 5 3
♥ A J 4 2
♦ 5
♣ A 6 4

♠ 7 4
♥ 9 6 5
♦ A 10 8 4
♣ 10 9 8 2

Deal 36

West Deals

Both Vul

♠ K 4
♥ K 10 4 3
♦ A 7 5
♣ K Q J 2

4
16 8
12

♠ 10 9 7 2
♥ A 8
♦ 10 8 3
♣ 10 9 6 4



♠ Q 8 5 3
♥ 6
♦ K Q J 9
♣ A 7 5 3

♠ A J 6
♥ Q J 9 7 5 2
♦ 6 4 2
♣ 8