

Deal 1

North Deals
None Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

West

Pass

Pass

3 NT by North

Lead: ♠ Q

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

North

1 NT

2 ♦

Pass

East

Pass

Pass

Pass

South

2 ♣

3 NT

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

You are North and it is your bid. Decide what you would say, then on BID.

Balanced, 17 points. You open 1 NT. Partner's response is 2 ♣. What do you bid?

Partner's 2 ♣ is Stayman. You have no 4-card Major to show so you bid 2 ♦. Partner now says 3 NT and you pass.

North plays 3 NT. East leads ♠ Q.

Winners: ♠ 2 : ♥ 0 : ♦ 4 : ♣ 2 : Total = 8

The only thing better than being good is being lucky! You are very lucky that you didn't get a ♥ lead - now you must take advantage of your good luck.

You only need one more winner, and the ♣ suit is your best bet. You can finesse either defender for the ♣ Q so naturally you will finesse East. You dare not let East get into the lead since he can lead through dummy's ♥ K. If West gets the lead with the ♣ Q, he cannot hurt you.

Win the first trick with the ♠ A. (DO NOT HOLD UP, EAST MAY SWITCH). Play the ♣ K then ♣ J, letting it ride if not covered. West can win the ♣ Q but cannot lead a ♥ without giving you a trick. You win whatever else he returns and make your 9 tricks. Of course you must be careful to unblock the ♦ A K Q while you still have a dummy entry to the ♦ J.

Be on the lookout for this type of situation because many times you have a finesse that can be made either way. So you finesse into the Safe hand.

Deal 2

East Deals

None Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

7
16 7
10

West

North

East

South

4 ♥

Pass

3 ♥

Pass

3 ♠

Pass

4 ♥ by East

Lead: ♠ K

♠ —

♥ K 6 3

♦ K J 10 9 4 2

♣ 10 9 6 2



♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

You are East and it is your bid. Decide what you would say, then on BID.

You estimate your hand has 6 playing tricks. That is reasonable for a preemptive 3 ♥ bid. South overcalls 3 ♠ and partner bids 4 ♥. Everybody passes.

East plays 4 ♥. South leads the ♠ K.

Losers: ♠ 1 : ♥ 1 : ♦ 0 : ♣ 1 : Total = 3

This looks way too easy. If the ♥ finesse works and the ♣ finesse works you could make 6. It is when things look too easy that you should look for danger! What if you play the ♠ A and North ruffs. What if North also gets a trick with the ♥ K and South gets a trick with the ♣ Q. What with your ♠ loser you would be down 1.

South probably has a 7-card suit to overcall at the 3-level, so if you play the ♠ A North will ruff and one of your winners will disappear. So don't play the ♠ A. Duck and let South win the

trick while North shows out as expected. South will lead the ♠ Q and you duck again. So South will lead the ♠ J and you duck one more time, but now you can ruff in your hand.

Lead your ♥ Q and finesse, North winning the ♥ K. North will probably return a ♦ which you win in dummy. Play the ♥ A. Then ruff a ♦ to get back to your hand and pull any trumps left out. Play a ♣ to dummy's ♣ A and at long last play dummy's ♠ A and discard your ♣ loser.

To make sure the ♠ A didn't disappear you had to hold it until North no longer had a trump.

Deal 3

North Deals

None Vul

♠ J 10 9 4
♥ 9 6 5
♦ J 8 5 4
♣ 9 4

23
2 6
9

West

Pass

Pass

Pass

6 NT by South

Lead: ♠ J

♠ A Q

♥ A K

♦ A K Q 10 2

♣ J 10 7 6



♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

North

2 ♣

4 ♣

6 NT

East

Pass

Pass

Pass

South

2 NT

4 ♦

Pass

You are South and it is your bid. Decide what you would say, then on BID.

With 9 points opposite an opening 2 ♣ bid you are too strong for a negative response.

A suit response would promise a 5-card suit so you bid 2 NT. Partner says 4 ♣.

What do you bid?

Partner's jump to 4 ♣ over your 2 NT is Gerber convention.

You have no Aces so you respond 4 ♦. Partner bids 6 NT.

South to play 6 NT. West leads the ♠ J.

Winners: ♠ 3 : ♥ 2 : ♦ 3 : ♣ 0 : Total = 8

You need 4 more winners. The ♣ suit will provide 3 of them once the ♣ A is gone. A 3-2 split in ♦s will assure 2 more ♦ tricks. There are lots of possibilities but you must be careful of entries and unblocking. In particular, you only have one entry

to your hand (if you don't waste the ♠ Q) and that is the ♣ K Q. So you need to be sure to unblock the ♠ A Q before you try to get to your hand in ♣s.

But there is something you MUST do first - test the ♦s. You win the ♠ A and play ♦ A, ♦ K. East shows out on the second ♦! Now you unblock your ♠ Q, then lead a ♣ to your ♣ Q. Assume a defender takes the ♣ A and plays a ♠. You win the ♠ K, then the ♣ K. Next a ♦ toward dummy, finessing West out of the ♦ J. Dummy is now high.

for the full Deal - and an auxiliary plan.

You must abandon ♣s temporarily and take the ♦ finesse. You take your good ♦s and then go back to ♣s.

Deal 4

West Deals
None Vul

♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

2
18 16
4

West
1 NT
Pass
6 NT by West
Lead: ♠ J

♠ J 10 9 4
♥ J 9 3
♦ 10 9 3
♣ 8 5 2



♠ 6 5 2
♥ Q 10 5
♦ Q 7 6 2
♣ 7 4 3

North
Pass
Pass

East
6 NT

South
Pass

♠ A Q 8
♥ A 7 6 2
♦ 8 5 4
♣ A Q 9

You are East and it is your bid. Decide what you would say, then on BID.

Partner has a balanced hand with 15-17 points. You have a balanced hand with 18 points. Together that makes two balanced hands with 33-35 points.

So you bid 6 NT.

West would play 6 NT.

East plays 6 NT. South leads the ♠ J.

Winners: ♠ 3 : ♥ 2 : ♦ 2 : ♣ 4 : Total = 11

It's nice to make Plans for slams because there are so few losers to worry about.

This one is definitely straightforward. You need to get one more winner. You can hope for a 3-3 ♥ split which would mean your fourth ♥ would become a winner, or you can hope that South has the ♦ Q in which case a simple finesse will give

you the winner. But instead of making it an either/or situation you can combine your chances.

Win the first trick in either hand and duck a ♥. Win the return and play your 4 ♣ winners (discarding a ♦ from your hand) followed by your other 2 ♠ winners. Then play ♦ A, ♥ K and ♥ A. You will be in your hand with two cards - the ♥ 7 and the ♦ 8. If the ♥ 7 is good, cash it and win the last trick with dummy's ♦ K. If the ♥ 7 is not a winner then finesse the ♦ J.

Here the ♦ finesse was one possibility, but by ducking a ♥ you could test the ♥ suit and still keep the ♦ finesse in reserve.

Deal 5

North Deals

None Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

West

North

East

South

	1 ♠	Pass	2 ♥
Pass	2 ♠	Pass	3 ♠
Pass	4 ♠	Pass	Pass
Pass			

4 ♠ by North

Lead: ♦ K

♠ A K 10 9 6 4

♥ J 10 3

♦ 9 5 2

♣ A



♠ 7 3 2
♥ A 8
♦ K Q J 3
♣ 8 7 4 3

♠ Q J 5
♥ Q 9 6 2
♦ A 7 4
♣ Q J 6

You are North and it is your bid. Decide what you would say, then on BID.

You open 1 ♠ and partner responds 2 ♥.

What do you bid?

With only 14 points and a 6-card suit you rebid a minimum 2 ♠. Partner raises to 3 ♠.

What do you say now?

Your bids show 13-15 points. Partner has decided to invite you to bid game with a maximum. Since you have 14 points it's not really clear whether you should accept the invitation. You decide to add a little for your singleton Ace and bid 4 ♠.

North plays 4 ♠. East leads the ♦ K.

Losers: ♠ 0 : ♥ 2 : ♦ 2 : ♣ 0 : Total = 4

The two fast losers in ♥s can't be helped, but maybe you can get rid of one of the ♦ losers.

Win the ♦ A and play the ♣ 6 to your ♣ A. Play ♠ A, then a small ♠ to dummy's ♠ J. Lead the ♣ Q. If West covers, ruff and re-enter dummy with a trump so you can discard a ♦ loser on the ♣ J. If West doesn't cover the ♣ Q when you lead it, discard a ♦ immediately. As long as West holds the ♣ K you can make the contract. This is called a Ruffing Finesse.

But in this deal the ruffing finesse is the only Plan that works.

Deal 6

East Deals

E-W Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

Deal 7

South Deals

Both Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

7
16 7
10

♠ —

♥ K 6 3

♦ K J 10 9 4 2

♣ 10 9 6 2



♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

Deal 8

West Deals

None Vul

♠ J 10 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

23
2 6
9

♠ A Q

♥ A K

♦ A K Q 10 2

♣ J 10 7 6



♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

♠ 6 5 2

♥ Q 10 7 3

♦ 7

♣ A 8 5 3 2

Deal 9

North Deals

E-W Vul

♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

2
18 16
4

♠ J 10 9 4

♥ J 9 3

♦ 10 9 3

♣ 8 5 2



♠ 6 5 2

♥ Q 10 5

♦ Q 7 6 2

♣ 7 4 3

♠ A Q 8

♥ A 7 6 2

♦ 8 5 4

♣ A Q 9

Deal 10

East Deals

Both Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

♠ A K 10 9 6 4

♥ J 10 3

♦ 9 5 2

♣ A



♠ Q J 5

♥ Q 9 6 2

♦ A 7 4

♣ Q J 6

♠ 7 3 2

♥ A 8

♦ K Q J 3

♣ 8 7 4 3

Deal 11

South Deals

None Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

Deal 12

West Deals

N-S Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

7
16 7
10

♠ —

♥ K 6 3

♦ K J 10 9 4 2

♣ 10 9 6 2



♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

Deal 13

North Deals

Both Vul

♠ J 10 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

23
2 6

9

♠ A Q

♥ A K

♦ A K Q 10 2

♣ J 10 7 6



♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

♠ 6 5 2

♥ Q 10 7 3

♦ 7

♣ A 8 5 3 2

Deal 14

East Deals

None Vul

♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

2
18 16
4

♠ J 10 9 4
♥ J 9 3
♦ 10 9 3
♣ 8 5 2



♠ A Q 8
♥ A 7 6 2
♦ 8 5 4
♣ A Q 9

♠ 6 5 2
♥ Q 10 5
♦ Q 7 6 2
♣ 7 4 3

Deal 15

South Deals

N-S Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

♠ A K 10 9 6 4
♥ J 10 3
♦ 9 5 2
♣ A



♠ Q J 5
♥ Q 9 6 2
♦ A 7 4
♣ Q J 6

♠ 7 3 2
♥ A 8
♦ K Q J 3
♣ 8 7 4 3

Deal 16

West Deals

E-W Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

Deal 17

North Deals

None Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

7
16 7
10

♠ —

♥ K 6 3

♦ K J 10 9 4 2

♣ 10 9 6 2



♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

Deal 18

East Deals

N-S Vul

♠ J 10 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

23
2 6
9

♠ A Q

♥ A K

♦ A K Q 10 2

♣ J 10 7 6



♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

♠ 6 5 2

♥ Q 10 7 3

♦ 7

♣ A 8 5 3 2

Deal 19

South Deals

E-W Vul

♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

2
18 16
4

♠ J 10 9 4
♥ J 9 3
♦ 10 9 3
♣ 8 5 2



♠ A Q 8
♥ A 7 6 2
♦ 8 5 4
♣ A Q 9

♠ 6 5 2
♥ Q 10 5
♦ Q 7 6 2
♣ 7 4 3

Deal 20
West Deals
Both Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

♠ A K 10 9 6 4
♥ J 10 3
♦ 9 5 2
♣ A



♠ Q J 5
♥ Q 9 6 2
♦ A 7 4
♣ Q J 6

♠ 7 3 2
♥ A 8
♦ K Q J 3
♣ 8 7 4 3

Deal 21

North Deals

N-S Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

Deal 22

East Deals

E-W Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

7
16 7
10

♠ —

♥ K 6 3

♦ K J 10 9 4 2

♣ 10 9 6 2



♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

Deal 23

South Deals

Both Vul

♠ J 10 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

23
2 6
9

♠ A Q

♥ A K

♦ A K Q 10 2

♣ J 10 7 6



♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

♠ 6 5 2

♥ Q 10 7 3

♦ 7

♣ A 8 5 3 2

Deal 24

West Deals

None Vul

♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

2
18 16
4

♠ J 10 9 4
♥ J 9 3
♦ 10 9 3
♣ 8 5 2



♠ 6 5 2
♥ Q 10 5
♦ Q 7 6 2
♣ 7 4 3

♠ A Q 8
♥ A 7 6 2
♦ 8 5 4
♣ A Q 9

Deal 25

North Deals

E-W Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

♠ A K 10 9 6 4

♥ J 10 3

♦ 9 5 2

♣ A



♠ Q J 5

♥ Q 9 6 2

♦ A 7 4

♣ Q J 6

♠ 7 3 2

♥ A 8

♦ K Q J 3

♣ 8 7 4 3

Deal 26

East Deals

Both Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

Deal 27

South Deals

None Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

7
16 7
10

♠ —

♥ K 6 3

♦ K J 10 9 4 2

♣ 10 9 6 2



♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

Deal 28
 West Deals
 N-S Vul

♠ J 10 9 4
 ♥ 9 6 5
 ♦ J 8 5 4
 ♣ 9 4

23
 2 6
 9

♠ A Q
 ♥ A K
 ♦ A K Q 10 2
 ♣ J 10 7 6



♠ K 8 7 3
 ♥ J 8 4 2
 ♦ 9 6 3
 ♣ K Q

♠ 6 5 2
 ♥ Q 10 7 3
 ♦ 7
 ♣ A 8 5 3 2

Deal 29

North Deals

Both Vul

♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

2
18 16
4

♠ J 10 9 4

♥ J 9 3

♦ 10 9 3

♣ 8 5 2



♠ 6 5 2

♥ Q 10 5

♦ Q 7 6 2

♣ 7 4 3

♠ A Q 8

♥ A 7 6 2

♦ 8 5 4

♣ A Q 9

Deal 30
East Deals
None Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

♠ A K 10 9 6 4
♥ J 10 3
♦ 9 5 2
♣ A



♠ Q J 5
♥ Q 9 6 2
♦ A 7 4
♣ Q J 6

♠ 7 3 2
♥ A 8
♦ K Q J 3
♣ 8 7 4 3

Deal 31

South Deals

N-S Vul

♠ 9 2
♥ A Q 8 4 3
♦ 10 8 7 2
♣ 9 4

17
6 6
11

♠ A 6 4
♥ 7 5 2
♦ A K Q
♣ K J 10 3



♠ K 8 5 3
♥ K 6
♦ J 6 5 3
♣ A 7 2

♠ Q J 10 7
♥ J 10 9
♦ 9 4
♣ Q 8 6 5

Deal 32

West Deals

E-W Vul

♠ A 9 6 2

♥ A 8

♦ A 8 7 6

♣ A 4 3

7
16 7
10

♠ —

♥ K 6 3

♦ K J 10 9 4 2

♣ 10 9 6 2



♠ 8 5

♥ Q J 10 9 7 4 2

♦ 5

♣ K J 8

♠ K Q J 10 7 4 3

♥ 5

♦ Q 3

♣ Q 7 5

Deal 33

North Deals

None Vul

♠ J 10 9 4

♥ 9 6 5

♦ J 8 5 4

♣ 9 4

23
2 6
9

♠ A Q

♥ A K

♦ A K Q 10 2

♣ J 10 7 6



♠ K 8 7 3

♥ J 8 4 2

♦ 9 6 3

♣ K Q

♠ 6 5 2

♥ Q 10 7 3

♦ 7

♣ A 8 5 3 2

Deal 34

East Deals

N-S Vul

♠ K 7 3
♥ K 8 4
♦ A K J
♣ K J 10 6

2
18 16
4

♠ J 10 9 4
♥ J 9 3
♦ 10 9 3
♣ 8 5 2



♠ A Q 8
♥ A 7 6 2
♦ 8 5 4
♣ A Q 9

♠ 6 5 2
♥ Q 10 5
♦ Q 7 6 2
♣ 7 4 3

Deal 35

South Deals

E-W Vul

♠ 8
♥ K 7 5 4
♦ 10 8 6
♣ K 10 9 5 2

12
6 10
12

♠ A K 10 9 6 4
♥ J 10 3
♦ 9 5 2
♣ A



♠ Q J 5
♥ Q 9 6 2
♦ A 7 4
♣ Q J 6

♠ 7 3 2
♥ A 8
♦ K Q J 3
♣ 8 7 4 3