

**1**

♠ KQ10765  
♥ 65  
♦ A  
♣ Q732

♠ A42                      ♠ 8  
♥ A83                      ♥ KQJ972  
♦ 1098654                ♦ 732  
♣ 9                          ♣ K86

♠ J93  
♥ 104  
♦ KQJ  
♣ AJ1054

Dealer: North  
Neither Vulnerable

West	North	East	South
	1 ♠	2 ♥	3 ♥
Dbf	3 ♠	Pass	4 ♠
Pass	Pass	Pass	

Opening Lead: ♥ K

West wins the ♥A at trick 1 to shift to the singleton club. Upon winning the ♠A, he crosses in hearts to get a club ruff for down 1.

**2**

♠ 1062  
♥ 754  
♦ AJ5  
♣ QJ109

♠ J754                      ♠ AK  
♥ Q9                      ♥ AJ10832  
♦ 73                      ♦ 982  
♣ AK853                ♣ 42

♠ Q983  
♥ K6  
♦ KQ1064  
♣ 76

Dealer: East  
Neither Vulnerable

West	North	East	South
		1 ♥	Pass
1 ♠	Pass	2 ♥	Pass
4 ♥	Pass	Pass	Pass

Opening Lead: ♦ K

North wins the ♦A at trick 1 to switch to a trump, The defense takes the ♥K and 3 diamonds for down 1.

**3**

♠ QJ9  
♥ K875  
♦ 1043  
♣ A97

♠ 10762                      ♠ K853  
♥ 6                          ♥ 92  
♦ AJ52                      ♦ K976  
♣ KJ83                      ♣ Q104

♠ A4  
♥ AQJ1043  
♦ Q8  
♣ 652

Dealer: South  
N-S Vulnerable

West	North	East	South
			1 ♥
Pass	3 ♥	Pass	4 ♥
Pass	Pass	Pass	

Opening Lead: ♠ 2

On the spade lead, dummy's queen is played. East must not rely on rules ("cover an honor with an honor"). Nothing good can come from covering. This is actually covered by the rule: "don't cover the first of touching honors". Covering the first one allows declarer to get 3 spade tricks.

**4**

♠ 43  
♥ 953  
♦ Q1053  
♣ Q862

♠ AKJ97                      ♠ 1082  
♥ 64                      ♥ KQJ8  
♦ A98                      ♦ 762  
♣ AK7                      ♣ 543

♠ Q65  
♥ A1072  
♦ KJ4  
♣ J109

Dealer: West  
Both Vulnerable

West	North	East	South
1 ♠	Pass	2 ♠	Pass
4 ♠	Pass	Pass	Pass

Opening Lead: ♠ 4

Declarer plays the ♠10 on North's spade lead. Why shouldn't South cover? What good can it do? None. What bad can it do? Lots--it creates a late dummy entry (the ♠8). South should play low, and then with partner's count signal, win the second round of hearts. Declarer has to also lose 3 tricks in the minors (he can't reach the good heart in dummy).

1

♠ AQJ1095  
♥ 8  
♦ 94  
♣ AQJ5

♠ 6  
♥ AK64  
♦ K1062  
♣ K1097

♠ 74  
♥ J10975  
♦ AJ53  
♣ 63

♠ K832  
♥ Q32  
♦ Q87  
♣ 842

Dealer: North  
Neither Vulnerable

West	North	East	South
	1 ♠	Pass	2 ♠
Dbl	4 ♠	Pass	Pass
Pass			

Opening Lead: ♥ J

The defense leads and continues hearts. Declarer trumps high (saving the ♠5). He draws 2 rounds of trump ending in dummy (saving a second dummy entry). He takes a club finesse and then crosses in trumps to repeat the finesse.

2

♠ J972  
♥ Q103  
♦ 107  
♣ QJ105

♠ A10  
♥ AK986  
♦ K84  
♣ A42

♠ 864  
♥ 542  
♦ AQJ3  
♣ 863

♠ KQ53  
♥ J7  
♦ 9652  
♣ K97

Dealer: East  
N-S Vulnerable

West	North	East	South
		Pass	Pass
1 ♥	Pass	2 ♥	Pass
4 ♥	Pass	Pass	Pass

Opening Lead: ♣ Q

Declarer has to lose 2 clubs and at least 1 heart (needing a 3-2 break). The spade loser can go on the diamonds. After winning the ♣A, declarer must play ace, king AND ANOTHER trump. If he doesn't play the third trump, North can ruff the 3rd diamond and declarer never gets the 4th diamond.

3

♠ AQ4  
♥ 432  
♦ QJ86  
♣ KJ6

♠ J9762  
♥ Q10  
♦ A52  
♣ 984

♠ K103  
♥ J975  
♦ 94  
♣ 10753

♠ 85  
♥ AK86  
♦ K1073  
♣ AQ2

Dealer: South  
E-W Vulnerable

West	North	East	South
			1 NT
Pass	3 NT	Pass	Pass
Pass			

Opening Lead: ♠ 6

Declarer has 6 top tricks and can knockout the ♠A to get 3 more. He can't afford the ♠Q at trick one. If it loses (as it does), the spade continuation sets him. He plays LOW from dummy and can't be defeated.

4

♠ KJ9  
♥ 864  
♦ QJ109  
♣ Q107

♠ 1062  
♥ J9  
♦ AK8542  
♣ A4

♠ A743  
♥ AK  
♦ 73  
♣ K8652

♠ Q85  
♥ Q107532  
♦ 6  
♣ J93

Dealer: West  
Both Vulnerable

West	North	East	South
1 ♦	Pass	2 ♣	Pass
2 ♦	Pass	2 NT	Pass
3 NT	Pass	Pass	Pass

Opening Lead: ♥ 5

Declarer has 7 top tricks. He should test diamonds with the ace and king. If they split, he concedes a diamond and has an overtrick. When they don't split, he tries clubs and the 3-3 split sees him home. Ducking a diamond first is wrong, because it puts all the eggs in that one basket.

**1**

♠ 3  
♥ Q4  
♦ A109853  
♣ AK42

♠ Q852  
♥ AK86  
♦ 74  
♣ 1083

♠ 109764  
♥ J10732  
♦ 2  
♣ Q9

♠ AKJ  
♥ 95  
♦ KQJ6  
♣ J765

Dealer: North  
E-W Vulnerable

West	North	East	South
	1 ♦	Pass	2 ♣
Pass	2 ♦	Pass	2 ♠
Pass	3 ♣	Pass	3 ♦
Pass	5 ♦	Pass	Pass
Pass			

Opening Lead: ♥ J

East leads a heart and West takes the first two tricks and exits with a trump. Declarer could take a spade finesse; if it wins, he can get rid of both small clubs. However, before putting all eggs into that basket, declarer should draw trump and lay down the ♣AK. If the queen falls singleton or doubleton (as here), the deal is over--declarer has the rest without needing to take the 50-50 spade finesse. What if the ♠Q didn't fall? Then, declarer could resort to the spade finesse.

**2**

♠ KQ2  
♥ 843  
♦ K10843  
♣ 109

♠ J653  
♥ Q92  
♦ AQ  
♣ A765

♠ A4  
♥ AKJ1065  
♦ 92  
♣ KQ2

♠ 10987  
♥ 7  
♦ J765  
♣ J843

Dealer: East  
Neither Vulnerable

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

Opening Lead: ♠ 10

East's 5♥ is looking for diamond control. East should draw trump and test clubs. When they fail, he ruffs the 4th club and takes a second chance by giving up a spade. North is endplayed. The last resort is the diamond finesse.

**3**

♠ J6543  
♥ Q94  
♦ 42  
♣ A43

♠ 97  
♥ 652  
♦ KJ106  
♣ J1098

♠ KQ108  
♥ 7  
♦ 98753  
♣ 762

♠ A2  
♥ AKJ1083  
♦ AQ  
♣ KQ5

Dealer: South  
N-S Vulnerable

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

Opening Lead: ♣ J

On a similar layout to Deal 2, declarer receives the ♣J lead. Here, dummy's 5-card spade suit should definitely have his attention. He should do everything possible to avoid taking a diamond finesse. Win the club in hand (saving a dummy entry). Play the ♠A and another spade at tricks 2 and 3. Whatever East plays, win in hand, cross to the ♥9 to trump a spade high and then cross to the ♥Q to trump a spade high. Now draw trump and use dummy's ♠A to reach the 5th spade for a diamond discard.

**4**

♠ QJ1096  
♥ 8743  
♦ 3  
♣ A52

♠ 7  
♥ J2  
♦ KQ109654  
♣ K83

♠ AK3  
♥ AQ109  
♦ AJ87  
♣ 76

♠ 8542  
♥ K65  
♦ 2  
♣ QJ1094

Dealer: West  
Neither Vulnerable

West	North	East	South
3 ♦	Pass	5 ♦	Pass
Pass	Pass		

Opening Lead: ♠ Q

North leads the ♠Q and declarer should draw trump and throw a heart on a spade. Why? Dummy's heart spots give him a sure thing. He can take the ♥A and then lead the ♥Q for a "ruffing finesse" through South. If South puts on the king, declarer trumps and enters dummy in diamonds to throw 2 clubs on the good hearts. If South doesn't produce the ♥K, declarer simply throws a club loser. Even if North (the "safe hand") held the ♥K, North would be unable to do more than take the ♠A and ♥K. This is much better than leading up to the ♣K and then relying on the heart finesse.

**1**

<p>♠ KQ9 ♥ 7 ♦ Q532 ♣ AK1076</p> <p>♠ J62 ♥ Q942 ♦ 97 ♣ QJ52</p> <p>♠ 53 ♥ AJ863 ♦ AK4 ♣ 984</p>	<p>Dealer: North Neither Vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td>1 ♣</td> <td>1 ♠</td> <td>2 ♥</td> </tr> <tr> <td>Pass</td> <td>2 NT</td> <td>Pass</td> <td>3 NT</td> </tr> <tr> <td>Pass</td> <td>Pass</td> <td>Pass</td> <td></td> </tr> </table> <p>Opening Lead: ♠ 7</p>	West	North	East	South		1 ♣	1 ♠	2 ♥	Pass	2 NT	Pass	3 NT	Pass	Pass	Pass	
West	North	East	South														
	1 ♣	1 ♠	2 ♥														
Pass	2 NT	Pass	3 NT														
Pass	Pass	Pass															

North had an awkward hand to bid, but landed in a reasonable contract. The spade lead goes to the jack and king and North counts only 6 top tricks on the side. Even if diamonds split, more tricks are needed and clubs is the best source. There is one caveat. The clubs must be played without allowing West on lead. Best is to cross in diamonds and play the ♣9, intending to run it. If it loses to East, he can't attack North's spades. Later, North can lay down a high club and if needed, finesse again in clubs. Note that laying down the high clubs at tricks 2-3 will lead to defeat.

**2**

<p>♠ K1076 ♥ AJ5 ♦ 85 ♣ QJ83</p> <p>♠ 53 ♥ KQ863 ♦ A74 ♣ 954</p> <p>♠ J9842 ♥ 1094 ♦ J932 ♣ 2</p>	<p>Dealer: East Neither Vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td>1 ♣</td> <td>Pass</td> </tr> <tr> <td>1 ♥</td> <td>Pass</td> <td>2 ♦</td> <td>Pass</td> </tr> <tr> <td>2 ♥</td> <td>Pass</td> <td>2 NT</td> <td>Pass</td> </tr> <tr> <td>3 NT</td> <td>Pass</td> <td>Pass</td> <td>Pass</td> </tr> </table> <p>Opening Lead: ♠ 4</p>	West	North	East	South			1 ♣	Pass	1 ♥	Pass	2 ♦	Pass	2 ♥	Pass	2 NT	Pass	3 NT	Pass	Pass	Pass
West	North	East	South																		
		1 ♣	Pass																		
1 ♥	Pass	2 ♦	Pass																		
2 ♥	Pass	2 NT	Pass																		
3 NT	Pass	Pass	Pass																		

East's 2♦ was a reverse, showing both minors but extra strength. The spade lead went to the king and ace. This time, declarer counts 7 top tricks. He needs only 2 extra tricks from clubs and doesn't care which opponent gets in with clubs. His best play is to lay down the ♣A and then play a club towards dummy's 9. Unless South started with ♣QJxx(x), the contract is assured. If clubs are 3-2, it is easy. Here, the 9 loses to North's jack, but declarer later has a diamond entry to take the marked club finesse.

**3**

<p>♠ 876 ♥ K3 ♦ AQ10942 ♣ 74</p> <p>♠ A10542 ♥ 94 ♦ 73 ♣ Q1086</p> <p>♠ KJ3 ♥ AJ85 ♦ J6 ♣ AK32</p>	<p>Dealer: South Neither Vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td></td> <td></td> <td></td> <td>1 NT</td> </tr> <tr> <td>Pass</td> <td>3 NT</td> <td>Pass</td> <td>Pass</td> </tr> <tr> <td>Pass</td> <td></td> <td></td> <td></td> </tr> </table> <p>Opening Lead: ♠ 4</p>	West	North	East	South				1 NT	Pass	3 NT	Pass	Pass	Pass			
West	North	East	South														
			1 NT														
Pass	3 NT	Pass	Pass														
Pass																	

There is no need for North to show diamonds in the auction--he always wants to be in 3NT so just bids it. A spade is led to East's queen and the key moment is here. How should declarer know what to do? If he wins the ♠K, he goes down. The diamond finesse would lose to East and another spade would allow 4 tricks there. If West has the ♦K (unless he has 4 or more of them), all is OK. It is when East has the ♦K that danger lurks. Accordingly, declarer should allow the ♠Q to win. The defense can continue and set up spades, but when the diamond finesse loses, East has no killing spade to play.

**4**

<p>♠ A10542 ♥ J53 ♦ K76 ♣ 103</p> <p>♠ KJ3 ♥ Q76 ♦ AQ1092 ♣ A2</p> <p>♠ Q9 ♥ 10984 ♦ 54 ♣ QJ984</p>	<p>Dealer: West Neither Vulnerable</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">West</th> <th style="text-align: left;">North</th> <th style="text-align: left;">East</th> <th style="text-align: left;">South</th> </tr> <tr> <td>1 NT</td> <td>Pass</td> <td>3 NT</td> <td>Pass</td> </tr> <tr> <td>Pass</td> <td>Pass</td> <td></td> <td></td> </tr> </table> <p>Opening Lead: ♠ 4</p>	West	North	East	South	1 NT	Pass	3 NT	Pass	Pass	Pass		
West	North	East	South										
1 NT	Pass	3 NT	Pass										
Pass	Pass												

This situation is the opposite of the previous deal. This time, declarer should win the ♠Q with the king at trick one. Why? Because even if the diamond finesse loses to North, declarer will remain with ♠Jx. If declarer lets the ♠Q win, he will be down (spades continued and cleared and North gets in with the ♦K).

**1**

♠ QJ1093	♠ A
♥ KJ10	♥ AQ84
♦ AK	♦ 9763
♣ A83	♣ K952
♠ 75	♠ K8642
♥ 9762	♥ 53
♦ 854	♦ QJ102
♣ QJ104	♣ 76

Dealer: North			
Neither Vulnerable			
West	North	East	South
	1 ♠	Dbl	4 ♠
Pass	Pass	Pass	

Opening Lead: ♣ 2

On the club lead, West plays the 10 (cheapest of equals). If North ducks, West should shift to hearts for a quick down 1. If North wins and plays a spade, East knows he can put West in with a club (from the first trick). Then a heart through sets the contract.

**2**

♠ 43	♠ AKJ1095
♥ AJ75	♥ 103
♦ J952	♦ AK
♣ A102	♣ 987
♠ Q76	♠ 82
♥ KQ2	♥ 9864
♦ 8643	♦ Q107
♣ Q43	♣ KJ65

Dealer: East			
N-S Vulnerable			
West	North	East	South
		1 ♠	Pass
2 ♠	Pass	3 ♣	Pass
4 ♠	Pass	Pass	Pass

Opening Lead: ♥ 9

After East's game try, West, with 9 HCP accepts. The ♥9 goes to the king and ace. North should not "grab" the ♣A. A passive trump or diamond is fine (a heart is risky). Eventually, declarer loses 3 club tricks for down 1.

**3**

♠ 753	♠ 82
♥ J95	♥ A763
♦ 54	♦ J932
♣ KJ973	♣ A104
♠ J1096	♠ AKQ4
♥ 842	♥ KQ10
♦ Q107	♦ AK86
♣ 862	♣ Q5

Dealer: South			
E-W Vulnerable			
West	North	East	South
			2 ♣
Pass	2 ♦	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			

Opening Lead: ♠ J

Declarer wins the spade lead and plays the ♣Q. West gives count. East wins the second club and plays a spade. When declarer bangs down high hearts, East does not "grab" his ace, or dummy would have an entry. Good defense holds declarer to 8 tricks (3 spades, 2 hearts, 2 diamonds and 1 club).

**4**

♠ 6	♠ K102
♥ Q953	♥ KJ104
♦ J10954	♦ 73
♣ K64	♣ J732
♠ AQJ8543	♠ 97
♥ AKQ	♥ A8762
♣ A85	♦ 862
	♣ Q109

Dealer: West			
Both Vulnerable			
West	North	East	South
2 ♣	Pass	2 ♦	Pass
2 ♠	Pass	3 ♠	Pass
4 ♣	Pass	4 ♥	Pass
5 ♦	Pass	5 ♠	Pass
6 ♠	Pass	Pass	Pass

Opening Lead: ♦ J

East-West might have any auction after East's 3♣ and might even reach 7. Declarer, facing 2 club losers, needs to use dummy's hearts. He crosses in spades for the ♥K, covered and ruffed. Another spade to dummy is followed by the ♥J. Declarer throws a club (North wins) and later enters dummy by ruffing a good diamond to use the good heart to throw a second club.

1

♠ A92	
♥ Q542	
♦ AK3	
♣ Q42	
♠ K3	♠ Q876
♥ 1093	♥ J876
♦ 876	♦ J1094
♣ K10985	♣ 3
	♠ J1054
	♥ AK
	♦ Q52
	♣ AJ76

Dealer: North  
Neither Vulnerable

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♥	Pass	4 NT
Pass	Pass	Pass	

Opening Lead: ♦ J

North rejects South's 4NT invitation. Declarer should work on spades by playing low to the 9 and then low again to wind up with 3 spades, 3 hearts, 3 diamonds and 2 clubs for an overtrick. Leading a spade honor costs a trick.

2

♠ 1086	
♥ Q96	
♦ KJ10	
♣ KQ83	
♠ 5432	♠ QJ9
♥ 5432	♥ KJ10
♦ 65432	♦ A7
♣	♣ A10954
	♠ AK7
	♥ A87
	♦ Q98
	♣ J762

Dealer: East  
N-S Vulnerable

West	North	East	South
		1 NT	Pass
2 ♣	Pass	2 ♦	Pass
Pass	Pass		

Opening Lead: ♠ A

I couldn't resist giving West that hand, though it is not the lowest possible pip total (432 432 432 5432). Declarer should draw trump and hope for a favorable layout in the majors. He likely makes 8 tricks losing only 2 spades, 1 heart and 2 diamonds (best defense can set it).

3

♠ K932	
♥ K2	
♦ A432	
♣ KQ3	
♠ Q1087	♠ J
♥ 10987	♥ A653
♦ 65	♦ 987
♣ 765	♣ J10984
	♠ A654
	♥ QJ4
	♦ KQJ10
	♣ A2

Dealer: South  
E-W Vulnerable

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

Opening Lead: ♥ 10

Peculiarly, this deal would have the exact same auction if the North-South hands were reversed! 3♥ sets trumps and after a control-bid and RKC, the brakes are applied (missing a keycard and the trump queen). Declarer will make with any 3-2 spade break. The only 4-1 break he can handle is if there is a singleton Q, J or 10 -- but only with EAST. Accordingly, the correct way to play trump is to start with the ace. When an honor falls, low to the 9 (unless West splits) is the safety play.

4

♠ 932	
♥ 5	
♦ KJ52	
♣ J10985	
♠ K8	♠ AJ65
♥ K10872	♥ AQJ94
♦ AQ10	♦ 643
♣ A43	♣ 2
	♠ Q1074
	♥ 63
	♦ 987
	♣ KQ76

Dealer: West  
Both Vulnerable

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

Opening Lead: ♣ J

After the Splinter Bid, West uses RKC. If East had a king (presumably in diamonds), West would bid 7. After the club lead, declarer draws trump and strips the hand ending in dummy. A diamond to the 10 endplays North.