

1 ♠ AJ8 *Dlr: N*
 ♥ AKJ743 *Vul: None*
 ♦ 84
 ♣ 84

♠ Q102 ♠ 9765
 ♥ 986 ♥ Q5
 ♦ A1072 ♦ QJ63
 ♣ KJ9 ♣ A53

13 ♠ K43
 10 ♥ 102
 9 ♦ K95
 8 ♣ Q10762

	♣	♦	♥	♠	NT
N	1	-	3	-	-
S	1	-	3	-	-
E	-	1	-	-	-
W	-	1	-	-	-

W N E S
 1H P 1NT* * Forcing
 P 2H and 3 passes

Bidding: After 1NT forcing, opener rebids hearts, showing a minimum opening hand with 6+ hearts. Responder with 6-9 points should pass this.

Opening lead: QD, top of touching honors, is a good lead.

Play: Possible losers: 1S, 1H, 2D, 2C = 6, 1 too many. Lead low towards KD, but AD is offside. You can get to dummy only once to try only one finesse. You have 8 hearts and 6 spades. QH is more likely to fall than QS. Play hearts from the top. Lucky you, QH falls. Lead to KS, then back towards A&J. Lucky you again.

2 ♠ Q1042 *Dlr: E*
 ♥ 865 *Vul: N-S*
 ♦ Q73
 ♣ AQ3

♠ 9 ♠ AK865
 ♥ QJ4 ♥ K1097
 ♦ 9862 ♦ A4
 ♣ KJ962 ♣ 54

10 ♠ J73
 7 ♥ A32
 14 ♦ KJ105
 9 ♣ 1087

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	2	-	2	1	-
W	2	-	2	1	-

W N E S
 1S P * Forcing
 1NT* P 2H and 3 passes

Bidding: After 1NT forcing, opener bids hearts without jumping, showing a minimum opener with 5S & 4H. Responder is minimum (6-9), prefers hearts, so passes.

Opening lead: When opponents play in opener's 2nd suit, lead a trump. Dummy is short in opener's 1st suit. Declarer will use dummy's trump to ruff low cards in that 1st suit. Lead trump to eliminate these ruffs. Lead AH and then another heart.

Play: Possible losers: 2S, 1H, 1D, 2C = 6. Spade #5 will most likely set up & not be a loser. Ruff 1 spade to make the contract. Ruff 2 spades to make an overtrick.

3		♠ J2 ♥ A5 ♦ 10986 ♣ KJ632		<i>Dlr: S</i> <i>Vul: E-W</i>																															
♠ A64 ♥ Q1043 ♦ A752 ♣ 109		♠ 973 ♥ 986 ♦ KQJ ♣ Q754																																	
9		♠ KQ1085 ♥ KJ72 ♦ 43 ♣ A8																																	
10	8																																		
13																																			
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	♣	♦	♥	♠	NT																														
N	2	1	1	3	2																														
S	2	1	1	3	2																														
E	-	-	-	-	-																														
W	-	-	-	-	-																														

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
			1S	
P	1NT*	P	2H	* Forcing
P	2S		and 3 passes	

Bidding: After 1NT forcing, opener bids hearts without jumping, showing a minimum opener with 5S & 4H. With 2 cards in each, responder reverts to 1st bid suit.

Opening lead: TC looks best, top of a doubleton. Leading Ace or away from Ace usually not good. Leading opener's 2nd suit usually not good.

Play: At a suit contract, count your losers. Initially, this looks like 1S, 2H, 2D, 0C = 5. Make an overtrick by playing AH, KH & ruffing a heart before pulling trump.

4		♠ A76 ♥ J73 ♦ KJ105 ♣ 862		<i>Dlr: W</i> <i>Vul: Both</i>																															
♠ 95 ♥ AK1065 ♦ A4 ♣ K1097		♠ KJ2 ♥ 98 ♦ 9862 ♣ QJ54																																	
9		♠ Q10843 ♥ Q42 ♦ Q73 ♣ A3																																	
14	7																																		
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	♣	♦	♥	♠	NT																														
N	-	-	-	1	-																														
S	-	-	-	1	-																														
E	4	-	3	-	1																														
W	4	-	3	-	1																														

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
1H	P	1NT*	P	* Forcing
2C	P	2H	and 3 passes	

Bidding: After 1NT forcing, opener bids clubs without jumping: minimum opener, 5 spades, might have only 3 clubs. Minimum responder (6-9) bids 2H. A 5-2 fit is better than possible 3-4 fit.

Opening lead: AS or small S not good. KD or small D not good. Top of nothing 8C looks best.

Play: At a suit contract, count your losers. Then look for ways to dispose of them. 2S, 1-2H, 1D, 1C = 5-6 total. Hearts break 3-3, so you lose only 1 heart. Lead a low spade toward KS. Ace is onside, making KS good.

5 ♠ 52 *Dlr: N*
 ♥ AJ984 *Vul: N-S*
 ♦ AJ
 ♣ A976

♠ AQJ73 ♠ K84
 ♥ Q76 ♥ K532
 ♦ 876 ♦ K3
 ♣ J3 ♣ 10542

14 ♠ 1096
 10 ♥ 10
 9 ♦ Q109542
 7 ♣ KQ8

	♣	♦	♥	♠	NT
N	2	3	1	-	-
S	2	3	1	-	-
E	-	-	-	1	-
W	-	-	-	1	-

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
	1H	P	1NT*	* Forcing
P	2C	P	2D	and 3 passes

Bidding: Responder is not strong enough to bid 2D directly over 1H. Bids 1NT forcing instead. A new suit at the 2nd bid without a jump shows a minimum responder with a 6 card suit.

Opening lead: There are no standout leads. Spades (AS then QS), the unbid suit, might turn out good. Or 3C, bottom of something, “thru” North's second suit.

Play: Possible losers are 3S + 1D = 4. No way to avoid these 4 losers. Make exactly 3D all the time.

6 ♠ 52 *Dlr: E*
 ♥ A1093 *Vul: E-W*
 ♦ J764
 ♣ QJ9

♠ J87 ♠ AQ643
 ♥ Q64 ♥ KJ8
 ♦ KQ2 ♦ 985
 ♣ K865 ♣ A4

8 ♠ K109
 11 ♥ 752
 14 ♦ A103
 7 ♣ 10732

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	2	2	2	4	2
W	2	2	2	4	2

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
		1S	P	
1NT*	P	2D	P	* Forcing
3S	P	4S		and 3 passes

Bidding: By first bidding 1NT forcing, then supporting spades, responder is showing 10-11 points & 3 spades. Opener with 12-13 passes, with 14-15 bids game.

Opening lead: Don't lead an Ace or underlead an Ace. 7H or TC look best, both top of nothing.

Play: At a suit contract, count your losers. Initially see 1S+1H+2D+0C = 4 total. Lead low towards KD & QD twice. The AD is onside, so you lose only 1 diamond. Can also try the spade finesse, but it fails. Makes 4S.

7 ♠ K105 *Dlr: S*
 ♥ 8 *Vul: Both*
 ♦ A10972
 ♣ K763

♠ 843 ♠ AQ76
 ♥ A72 ♥ 9643
 ♦ Q83 ♦ 64
 ♣ J952 ♣ A108

10 ♠ J92
 7 10 ♥ KQJ105
 ♦ KJ5
 13 ♣ Q4

	♣	♦	♥	♠	NT
N	1	3	2	2	2
S	1	3	2	1	2
E	-	-	-	-	-
W	-	-	-	-	-

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
			1H	
P	1NT*	P	2D	* Forcing
3D	and 3 passes			

Bidding: With 6-9 points, responder would pass the 2D bid. With 10-11, responder raises to 3D. Opener might have 14-15, might want to try 3NT. Responder should have 5+ diamonds; opener only promised 3.

Opening lead: Dummy will be short in H. Could lead a trump to reduce H ruffs. But dummy will have 5 trump & can ruff often. Lead 8S, top of nothing, or 2C.

Play: Possible losers: 2S, 1H, 1D, 3C = 7 total. Knock out AH. Pull only 2 rounds of trump ending in dummy. Throw 1 spade & 2 clubs QH, JH & TH, making 3D.

8 ♠ 10543 *Dlr: W*
 ♥ A1042 *Vul: None*
 ♦ 65
 ♣ A87

♠ J92 ♠ KQ6
 ♥ KQJ75 ♥ 8
 ♦ KQ4 ♦ 9732
 ♣ 54 ♣ KQJ32

8 ♠ A87
 12 11 ♥ 963
 ♦ AJ108
 9 ♣ 1096

	♣	♦	♥	♠	NT
N	-	-	-	-	-
S	-	-	-	-	-
E	1	2	1	1	2
W	1	2	1	1	2

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
1H	P	1NT*	P	* Forcing
2D	P	2NT	and 3 passes	

Bidding: Opener 2D bid shows 3+ D & 12-15 points. Responder 2NT bid shows 10-11 points & no 8 card fit in either of opener's suits. Opener with 12-13 passes; should have good 14 or 15 to bid 3NT.

Opening lead: Declarer will have the 2 unbid suits. Leading one of them might not be good. Probably best to lead dummy's 2nd suit, diamonds. Lead AD to get a look at dummy, then decide what to do next.

Play: Knock out AC to get 4 club tricks. Knock out AH to get 2 heart tricks. Ditto for spades. Hopefully you can get these 8 tricks before the opponents get 6 tricks.

9		♠ KJ852 ♥ A76 ♦ 84 ♣ A85		<i>Dlr: N</i> <i>Vul: E-W</i>																															
♠ Q64 ♥ 954 ♦ KJ75 ♣ KJ3		♠ 107 ♥ Q1032 ♦ A93 ♣ Q1064																																	
12		♠ A93 ♥ KJ8 ♦ Q1062 ♣ 972		<table> <tr> <th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr> <td>N</td><td>-</td><td>1</td><td>1</td><td>3</td><td>3</td></tr> <tr> <td>S</td><td>-</td><td>1</td><td>1</td><td>3</td><td>3</td></tr> <tr> <td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr> <td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table>			♣	♦	♥	♠	NT	N	-	1	1	3	3	S	-	1	1	3	3	E	1	-	-	-	-	W	1	-	-	-	-
	♣	♦	♥	♠	NT																														
N	-	1	1	3	3																														
S	-	1	1	3	3																														
E	1	-	-	-	-																														
W	1	-	-	-	-																														
10	8																																		
10																																			

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
	1S	P	1NT*	* Forcing
P	2C	P	3S	and 3 passes

Bidding: By first bidding 1NT forcing, then supporting spades, responder is showing 10-11 points & 3 spades. Opener with 12-13 passes, with 14-15 bids game.

Opening lead: No outstanding leads. No reason to lead trump. Don't lead unsupported Ace. 2H or 4C look best.

Play: Count losers at a suit contract. North sees: 1S, 1H, 2D, 2C = 6 total. Finesse in spades and in hearts. Play the Ace & then lead towards K&J in both cases. Lucky you. You manage to make both Jacks, holding your losers to 4, making 3S.

10		♠ 1052 ♥ A1093 ♦ AJ976 ♣ 9		<i>Dlr: E</i> <i>Vul: Both</i>																															
♠ J8 ♥ 764 ♦ Q102 ♣ K8765		♠ AKQ643 ♥ KJ8 ♦ 85 ♣ A4																																	
9		♠ 97 ♥ Q52 ♦ K43 ♣ QJ1032		<table> <tr> <th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr> <tr> <td>N</td><td>-</td><td>2</td><td>1</td><td>-</td><td>-</td></tr> <tr> <td>S</td><td>-</td><td>2</td><td>1</td><td>-</td><td>-</td></tr> <tr> <td>E</td><td>1</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> <tr> <td>W</td><td>1</td><td>-</td><td>-</td><td>3</td><td>1</td></tr> </table>			♣	♦	♥	♠	NT	N	-	2	1	-	-	S	-	2	1	-	-	E	1	-	-	3	1	W	1	-	-	3	1
	♣	♦	♥	♠	NT																														
N	-	2	1	-	-																														
S	-	2	1	-	-																														
E	1	-	-	3	1																														
W	1	-	-	3	1																														
6	17																																		
8																																			

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
		1S	P	* Forcing
1NT*	P	3S	P	
P	P			

Bidding: Opener jump rebid to 3S shows 17-18 points & 6+ spades. Responder with 6-7 points passes, with 8+ heads towards game.

Opening lead: QC, top of touching honors, is good. Anything else is quite a bit worse.

Play: Have 6 spades + AC + KC = 8 tricks. Need 1 more. Go to dummy with JS. Lead low towards KH & JH. It is a guess which one to play first. If you play JH & it loses to QH, pull trump & then use KC to get back to dummy to try again. Probability of making 1 out of 2 finesses is 75%.

11		♠ J8 ♥ Q64 ♦ Q42 ♣ KJ865	<i>Dlr: S</i> <i>Vul: None</i>																															
♠ 97 ♥ 752 ♦ K103 ♣ Q10732			♠ 1052 ♥ A1093 ♦ AJ976 ♣ 9																															
9 5 9 17	♠ AKQ643 ♥ KJ8 ♦ 85 ♣ A4	<table><tr><th></th><th>♣</th><th>♦</th><th>♥</th><th>♠</th><th>NT</th></tr><tr><td>N</td><td>3</td><td>-</td><td>1</td><td>4</td><td>1</td></tr><tr><td>S</td><td>3</td><td>-</td><td>1</td><td>4</td><td>1</td></tr><tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr><tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr></table>				♣	♦	♥	♠	NT	N	3	-	1	4	1	S	3	-	1	4	1	E	-	1	-	-	-	W	-	1	-	-	-
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W	-	1	-	-	-																													

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
			1S	
P	1NT*	P	3S	* Forcing
P	4S	and 3 passes		

Bidding: Opener jump rebid to 3S shows 17-18 points & 6+ spades. Responder with 6-7 points passes, with 8+ heads towards game. This time, in 8 card spade fit.

Opening lead: KD or low from KD not recommended. 7H, top of nothing, is a neutral lead. 2C, low from something, is OK.

Play: South sees 0S, 1H, 2D, 0C = 3 possible losers. Take your 10 tricks and run. Trying the club finesse might create a club loser and throw the contract away.

12		♠ T862	<i>Dlr: W</i>																															
		♥ Q54	<i>Vul: N-S</i>																															
		♦ QT9																																
		♣ Q93																																
♠ K7		♠ QJ4																																
♥ AKJ63		♥ 98																																
♦ K3		♦ AJ742																																
♣ A876		♣ JT5																																
6		♠ A953																																
18	9	♥ T72																																
7		♦ 865																																
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W	4	5	4	3	5																													

<u>W</u>	<u>N</u>	<u>E</u>	<u>S</u>	
1H	P	1NT*	P	* Forcing
3C	P	3NT	and 3 passes	

Bidding: Opener's jump to 3C shows 19+ points (18 HCP + 1 length point) & 4+ clubs. It is forcing to game. With no 8-card major, responder bids 3NT.

Opening lead: At NT, lead an unbid major. OK to lead away from an Ace at NT. Lead 3S.

Play: At NT, focus on winners. Establish your long suits while you still have stoppers in the other suits. Finesse in hearts fails, but you still get 4 heart tricks. Finesse in diamonds succeeds, producing 5 diamond tricks. You can also get 2 spades tricks & Ace of clubs.