

Hand 1:		J73	Your bid is 5 diamonds
		K1086	Your Non Vul, they're Vul,
		KJ8	
		976	
AK11054			Q962
J754			A2 1 Club
4	Negative double		A3
J102			AQ853
		8	
		Q93	3 Diamonds
		Q1097652	
		K4	

Hand 2		KQ4	
		AQ10876	
		J95	
		10	
853			J100962
J32			K82
1074			K82
8764			KJ32

You're N and declaring 6 Hearts. Win the first spade, pull 3 rounds of trumps, Take the diamond finesse, it wins, come to hand and take the club finesse, if it wins, you pitch the losing diamond, and make 7. If it loses, you'll pitch the 3rd diamond on the Ace of clubs, still make 6, doesn't cost your contract to try to make 7.

Hand 3		AK9	
		J953	
		A7	
		AJ95	
QJ643			1075
AQ74			102
J			K843
K32			Q764
		82	
		K86	
		Q109652	
		108	

Declarer has 5 spades, responder has at least 3, and you have 3, Partner can't have more than 2, Lead AK9 of spade, down 1. It takes thinking when your on lead. To err is human. I led a heart, finessed partner's K, declarer cashed AQ of hearts and ruffed a heart, making 2.