Board 1
North Deals
None Vul

♠ A 4
♥ A 7 5 3 2
♦ 5 4
♣ 6 5 3 2

♠ K J 3 2
♥ K 4
♦ A Q 2
♣ A K 7 4

West	*North*	*East*	*South*
	Pass	2 ♦	3 N
All pass			

3 N by South
Lead: ♦ 7

Step 1(Count tricks):
Step 2 (Identify chances):
Step 3 (Rate the chances):

How to combine them?

Board 1
North Deals
None Vul

	♠ A 4 ♥ A 7 5 3 2 ♦ 5 4 ♣ 6 5 3 2	
♠ 10 9 8 ♥ Q J 10 9 ♦ 7 3 ♣ J 10 9 8	N W E S	♠ Q 7 6 5 ♥ 8 6 ♦ K J 10 9 8 6 ♣ Q
	♠ K J 3 2 ♥ K 4 ♦ A Q 2 ♣ A K 7 4	

West	*North*	*East*	*South*
	Pass	2 ♦	3 N
All pass			

3 N by South

Trick	*Lead*	*2nd*	*3rd*	*4th*
1. W	♦ 7	5	6	Q
2. S	♣ A	8	2	Q
3. S	♣ K	9	3	♦ K
4. S	♥ K	9	2	6
5. S	♥ 4	10	A	8
6. N	♥ 3	♦ 8	♣ 4	J
7. W	♣ J	5	♠ 5	7
8. W	♣ 10	6	♦ 9	♠ 2
9. W	♦ 3[1]	4	10	A
10. S	♠ 3	8	A	6
11. N	♠ 4	7	J	9

1. If West cashes their good heart, they setup the 9th trick in dummy so you do not need to take the finesse

Step 1(Count tricks): 8 tricks. 2 in each suit.
Step 2 (Identify chances): ♥ 3-3, ♣ 3-2 or ♠ Q onside
Step 3 (Rate the chances): ♣ (68%), ♠ (50%), ♥ (36%)

How to combine them?

You are a little concerned about establishing tricks for the opponents as you go about trying for a ninth trick. Before taking the 50% finesse, you should try to establish the most likely length trick. In this case, 3-2 clubs is a lot more likely than 3-3 hearts. Try clubs first. When the queen falls on king, it looks like that suit is not breaking. If that doesn't work and the defenders lead a diamond back, you will not be able to try for the heart break. Instead take the spade finesse.

Combining odds:
1 chance 68% (♣)
2 chances 68% + 36% (♥) of 32% = 80%
3 chances 80% + 50% of 20% = 90%

Board 2
East Deals
N-S Vul

♠ 7 6 5 4
♥ A J 10 9
♦ 3
♣ A K 3 2

♠ A K 3
♥ K Q 2
♦ A K J 4
♣ Q 5 4

West	*North*	*East*	*South*
		Pass	2 ♣
Pass	2 ♦	Pass	2 N
Pass	3 ♣	Pass	3 ♦
Pass	6 N	All pass	

6 N by South
Lead: ♠ Q

Step 1 (Count Tricks):
Step 2 (Identify Chances):
Step 3 Rate the chances):

How to combine them?

Board 2
East Deals
N-S Vul

♠ 7 6 5 4
♥ A J 10 9
♦ 3
♣ A K 3 2

♠ Q J 10 8
♥ 7 5
♦ 6 5 2
♣ 10 9 7 6

♠ 9 2
♥ 8 6 4 3
♦ Q 10 9 8 7
♣ J 8

♠ A K 3
♥ K Q 2
♦ A K J 4
♣ Q 5 4

West	*North*	*East*	*South*
		Pass	2 ♣
Pass	2 ♦	Pass	2 N
Pass	3 ♣	Pass	3 ♦
Pass	6 N	All pass	

6 N by South

Trick	*Lead*	*2nd*	*3rd*	*4th*
1. W	♠ Q	4	2	3
2. W	♠ 10	5	9	K
3. S	♠ A	8	6	♦ 7
4. S	♣ Q	6	2	8
5. S	♣ 4	7	K	J
6. N	♣ A	♥ 3	5	9
7. N	♥ 9	4	Q	5
8. S	♥ K	7	10	6
9. S	♥ 2	♦ 2	A	8
10. N	♥ J	♦ 8	♦ 4	♦ 5
11. N	♦ 3	9	J	6

Step 1 (Count Tricks): 2 spades, 4 hearts, 2 diamonds, 3 clubs
Step 2 (Identify Chances): ♠ 3-3, ♦ finesse, ♣ 3-3
Step 3 Rate the chances): ♦ finesse (50%), ♠ 3-3 (36%), ♣ 3-3 (36%)

How to combine them?

You can safely try all of your chances by ducking the first round of spades. (You cannot test spades without ducking because if they aren't 3-3, when you play the third round, the defenders will cash two spades and you will be down one!) Then win the return, and cash the two high spades before cashing the three high clubs and then taking the diamond finesse if necessary.

Combining odds:
1 chance 50% (♦)
2 chances 50% + 36% (♠) of 50% = 68%
3 chances 68% + 36% (♣) of 32% = 80%

Board 3
South Deals
E-W Vul

♠ 7 5 2
♥ A Q 5 4
♦ Q 8 4
♣ 5 4 3

♠ A K 8 6 4 3
♥ 3 2
♦ A 3
♣ A K 7

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

All pass
4 ♠ by South
Lead: ♣ Q

Step 1 (Count Losers):
Step 2 (Identify chances):
Step 3 (Rate the chances):

How to combine them?

Board 3
South Deals
E-W Vul

	♠ 7 5 2 ♥ A Q 5 4 ♦ Q 8 4 ♣ 5 4 3	
♠ 10 ♥ 10 9 6 ♦ K 10 9 7 ♣ Q J 10 6 2	N W E S	♠ Q J 9 ♥ K J 8 7 ♦ J 6 5 2 ♣ 9 8
	♠ A K 8 6 4 3 ♥ 3 2 ♦ A 3 ♣ A K 7	

West	*North*	*East*	*South*
			1 ♠
Pass	2 ♠	Pass	4 ♠
All pass			

4 ♠ by South

Trick	*Lead*	*2nd*	*3rd*	*4th*
1. W	♣ Q	3	8	A
2. S	♠ A	10	2	9
3. S	♠ K	♣ 2	5	J
4. S	♦ A	7	4	2
5. S	♦ 3	K	8	5

Step 1 (Count Losers): ♠ 1[1], ♥ 1, ♦ 1, ♣ 1
Step 2 (Identify chances): ♠ 2-2, ♥ finesse, ♦ finesse
Step 3 (Rate the chances): ♥ finesse (50%), ♦ finesse (50%), ♠ 2-2 (40%)

How to combine them?

Since you don't need to ruff losers in dummy, pull trump first. When spades don't break, you should recognize that you need to try the diamond finesse before the heart finesse because the ♥ A is your entry to the ♦ Q if that finesse works. Should you take heart finesse first and it loses, the defenders will return a heart. Then, even if the diamond finesse wins, you won't be able to enjoy it because your entry will be gone. You will have no place for your slow club loser to go and will be down one losing a trick in every suit.

[1]If spades are 4-0 you have 4 losers, so assume that you can make your contract.

Combining odds:
1 chance 40% (♠)
2 chances 40% + 50% (♦) of 60% = 70%
3 chances 70% + 50% (♥) of 30% = 85%

Board 4
West Deals
Both Vul

♠ 2
♥ A 8 6 4 2
♦ A K Q 4
♣ Q J 10

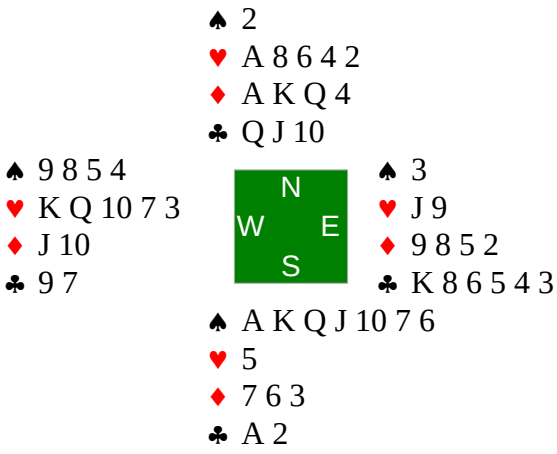
♠ A K Q J 10 7 6
♥ 5
♦ 7 6 3
♣ A 2

7 ♠ by South
Lead: ♠ 9

Step 1 (Count Losers):
Step 2 (Identify Chances):
Step 3 (Rate your Chances):

How to combine them?

Board 4
West Deals
Both Vul



7 ♠ by South

Trick	*Lead*	*2nd*	*3rd*	*4th*
1. W	♠ 9	2	3	10
2. S	♥ 5	3	A	9
3. N	♥ 2	J	♠ 6	7
4. S	♦ 3	10	Q	2
5. N	♥ 4	♣ 3	♠ 7	10
6. S	♠ A	4	♥ 6	♣ 4
7. S	♠ K	5	♥ 8	♣ 5
8. S	♠ Q	8	♣ 10	♣ 6
9. S	♦ 7	J	K	5
10. N	♦ A	8	6	♥ Q
11. N	♣ Q	8	2	7

Step 1 (Count Losers): ♠ 0, ♥ 0, ♦ 0, ♣ 1
Step 2 (Identify Chances): ♥ 4-3, ♦ 3-3, ♣ finesse
Step 3 (Rate your Chances): ♥ 4-3 (62%), ♣ finesse (50%), ♦ 3-3 (36%)

How to combine them?

To start with the most likely chance - the heart suit - you must recognize an entry problem and work on hearts before pulling trump. the heart suit. You can afford to ruff the third round high in case West is going to out show. When that doesn't work, you can pitch hearts on spades while drawing trump. When hearts don't work....If you draw trump first then you'll have to abandon one of your chances before seeing if it works. Next try diamonds and then fall back on the club finesse.

Combining odds:
1 chance 62% (♥)
2 chances 62% + 36% (♦) of 38% = 75%
3 chances 75% + 50% (♣) of 25% = 87.5%

Board 5
South Deals
N-S Vul

♠ 9 6 2
♥ A J 5 2
♦ J 10 9 4
♣ Q 2

♠ A K Q 7 4
♥ 9 8 6
♦ Q 3
♣ 8 6 4

♠ J 8 5
♥ Q 10 7 3
♦ 8 7 6 5
♣ 9 7

♠ 10 3
♥ K 4
♦ A K 2
♣ A K J 10 5 3

West	*North*	*East*	*South*
			1 ♣
1 ♠	Dbl	Pass	2 ♠
Pass	3 ♣	Pass	5 ♣
All pass			

5 ♣ by South
Lead: ♠ A

Step 1 (Count Losers):
Step 2 (Identify Chances):
Step 3 (Rate your Chances):

How to combine?

Board 5
South Deals
N-S Vul

♠ 9 6 2
♥ A J 5 2
♦ J 10 9 4
♣ Q 2

♠ A K Q 7 4
♥ 9 8 6
♦ Q 3
♣ 8 6 4

♠ J 8 5
♥ Q 10 7 3
♦ 8 7 6 5
♣ 9 7

♠ 10 3
♥ K 4
♦ A K 2
♣ A K J 10 5 3

West	*North*	*East*	*South*
			1 ♣
1 ♠	Dbl	Pass	2 ♠
Pass	3 ♣	Pass	5 ♣
All pass			

5 ♣ by South

Trick	*Lead*	*2nd*	*3rd*	*4th*
1. W	♠ A	2	5	3
2. W	♠ K	6	8	10
3. W	♠ Q	9	J	♣ 3
4. S	♣ 5	6	Q	7
5. N	♣ 2	9	10	4
6. S	♣ J	8	♥ 2	♥ 3
7. S	♦ A	3	4	5
8. S	♦ K	Q	9	6

Step 1 (Count Losers): ♠ 2, ♥ 0, ♦ 1, ♣ 0
Step 2 (Identify Chances): ♥ finesse, ♦ finesse
Step 3 (Rate your Chances): The finesses are both 50%.

How to combine?
Combine your chances by remembering this tactic: cash the top cards in the suit that is more likely to get the drop of the queen first. In this case, that means diamonds, since you have seven of them and only six hearts. After pulling trump, cash the ♦ AK rather than trying a diamond finesse. If the queen falls, you can claim. If that doesn't work, take the heart finesse.

Combining odds:
1 chance 50% (♦)
2 chances 50% (♥) + ♦ Q dropping doubleton or singleton (19%) = 69%