Board 1
North Deals
None Vul

- A Q 4
- K 87
- Q J 103
* A 83
- KJ 865
- 643
- 95
* 1062


10


W

- 72
- A Q J 105
- K 42
* 754

| West | North | East | South |
| :--- | :--- | :--- | :--- |
|  | 1 NT | Pass | $2 \star 1$ |
| Pass | $2 \downarrow$ | Pass | 3 NT |

Pass
Pass $4 \downarrow$ All pass

1. transfer
$4 \vee$ by North
Lead: \& K

From the perspective of the hand with long trump (South), there is one $\uparrow$ loser, no $\downarrow$ losers, one $\bullet$ loser, and two $\&$ losers. This is one loser too many. Since the opening lead of the $\& \mathrm{~K}$ has knocked out declarer's \& Ace, drawing trump and planning to throw a $\&$ loser on a winner in dummy will not work: as soon as the defense gets in with the $\quad$ A, they will immediately take their two \& winners. There is thus no real option: draw trump, ending in Dummy, and take the finesse in $\uparrow \mathrm{s}$, playing a low $\uparrow$ from Dummy toward your $\uparrow A Q$ tenace in hand. In this case, the $\uparrow \mathrm{K}$ is located in West so your finesse works ( $50 \%$ chance), meaning you have no $\uparrow$ losers and you make your contract.

Board 2
East Deals
N-S Vul

- 852
- 87
- Q 1064
*A 1073
A J 3
- A Q 105
- K 83
- 8542


| West | North | East | South |
| :--- | :--- | :--- | :--- |
|  |  | $1 \downarrow$ | $1 \uparrow$ |
| $3 \downarrow$ | Pass | $4 \vee$ | All pass |

$4 \vee$ by East
Lead: © K

You have no trump ( $\bullet$ ) losers. You have two $\uparrow$ losers, of which one can surely be ruffed in Dummy even after drawing trump. You have one loser, about which nothing can be done. You have up to two losers. That totals 5 losers. We already see one $\uparrow$ loser can be ruffed in Dummy even after drawing trump, but that still leaves one too many losers (4). There are no further ruffing opportunities, and no promising long suit in dummy to discard losers on.
The only hope is a finesse... draw trump, ending in hand, and play a low toward the King, hoping the $\bullet$ A is in South's hand. South may take his $\bullet$ A now, in which case your $\downarrow \mathrm{K}$ will win the second round of $\star$ s. Or he may play low, in which case your $\downarrow \mathrm{K}$ wins the trick, keeping your - losers to one and making your contract. This is a 50/50 shot.

Note if you play the $\downarrow \mathrm{K}$ from the board, it will lose $100 \%$ of the time.

Board 3
South Deals
E-W Vul

| - K 5 |  |  |  |
| :---: | :---: | :---: | :---: |
| - J953 |  |  |  |
| - J 985 |  |  |  |
| * K Q 10 |  |  |  |
| - Q10743 N - J98 |  |  |  |
| -1064 | W E V KQ2 |  |  |
| - 3 W E Q 62 |  |  |  |
| \& 855 S $\% 642$ |  |  |  |
| - A 2 |  |  |  |
| 10 | - A 87 |  |  |
| 68 | - A 1074 |  |  |
| 16 |  |  |  |
| \& A973 |  |  |  |
| West | North | East | South |
|  |  |  | 1 NT |
| Pass | 2 * | Pass | 2 , |
| Pass | 3 NT | All pass |  |
| 3 NT by Sout |  |  |  |
| Lead: $\uparrow$ |  |  |  |

You have 7 top tricks (two $\uparrow$ s, one $\boldsymbol{\vee}$, one $\downarrow$, and $3 \boldsymbol{*}$ ). You need 2 more tricks to make your contract, and opponents are attacking $\boldsymbol{\uparrow} \mathrm{s}$, which you have stopped twice.
If \&s split 3-3 ( $1 / 3$ of the time), you will get an extra $\&$ trick, but this isn't great odds, and in any case isn't enough to make your contract. $\vee \mathrm{s}$ offer similar dim prospects. Since opponents have knocked out one of your $\uparrow$ stoppers with their opening lead, you can only afford to lose the lead once more before a hard rain of $\uparrow \mathrm{s}$ will issue forth.
Diamonds look the most promising, as you have 8 in total, including some honors. You have the $\bullet$ AJ109, are missing the $\bullet$ KQ. This calls for a Double Finesse. Missing 2 honors, you will finesse in the suit twice, hoping at least one of the honors is in East ( $75 \%$ chance). If so, you will win 2 extra tricks and make your contract.
Since you have a sequence of honors between the two hands (J1098), win the lead in Dummy and lead the $\diamond \mathbf{J}$, planning to play low if East plays low. This loses to the $\uparrow \mathrm{K}$ in West, and West persists with $\uparrow$. This time you win in hand and must cross to Dummy with the \& Q to take the finesse again (don't get distracted by taking winners in other suits: you must do your dirty work in your working suit, $\diamond$ s, while you still have control). 'Lose your losers early' is often a good policy in No Trump. You can enjoy your side suit winners after the hard work is over. They aren't going anywhere.
Now lead the $\uparrow 9$ from Dummy and again play low if East plays low. This time it works! And by playing the high card from the Dummy (with a sequence), you are already in Dummy in case you need to take the finesse a third time (you don't, you can count and know that the $\downarrow$ Q will drop under the $\stackrel{A}{ }$ on the third round).
You made your extra 2 tricks in $\$ \mathrm{~s}$ and will make your contract. Now you can take your $\boldsymbol{*}$ winners, and be pleasantly surprised to see the suit breaks 3-3, giving you an overtrick. Note that if you played your $\leqslant$ s from the top down (Ace, Jack), you will only make two tricks (not to mention they will have by that time knocked out your second $\uparrow$ stopper and will be enjoying all their $\uparrow$ winners).

Board 4
West Deals
Both Vul
A. 873

- Q 43
- Q 1062
* J 96

- K 64
$\mathbf{1 7}^{5} 9 \quad$ J 1092
- J 43
* A 87

| West | North | East | South |
| :--- | :--- | :--- | :--- |
| 1 NT | Pass | $2 \AA$ | Pass |
| $2 \boldsymbol{\sim}$ | Pass | 2 NT | Pass |

3 NT by West
Lead: 2
You have 5 top tricks ( 1 each in $\boldsymbol{s}$, 2 in each red suit). You need 4 more tricks and opponents are attacking $\$ \mathrm{~s}$, which you have stopped twice.
There are finessing positions in both $\uparrow s$ and $\boldsymbol{\star} s$, while $\nabla s$ and $\leqslant s$ offer no extra chances. If the $\uparrow$ finesse works, you could get 3 extra tricks there, without ever having to give up the lead. The \& suit has more holes in it, so perhaps it is best to start with $\uparrow \mathrm{s}$.
With a solid sequence below the missing honor ( $\uparrow$ QJ109) between the 2 hands, you can win the $\bullet$ lead in Dummy and lead high from Dummy's $\uparrow$ s ( $\boldsymbol{\wedge} 10)$, planning to play low if South plays low. It works! You may as well keep a good thing going, next leading the $\uparrow 9$, and finally the
© 2, taking South's $\uparrow \mathrm{K}$ with your $\wedge \mathrm{A}$ and cashing the $\uparrow \mathrm{Q}$. You are still one trick short of your goal. Now is not the time to enjoy your $\downarrow$ or $\downarrow$ winners! You need one more trick, and $\mathrm{o}_{\mathrm{s}}$ are your only chance. You are missing the AJ. Normally it is best to finesse against the lowest missing honor, so you can play a low $\&$ from your hand and if North plays low, play the $\& 10$. South wins with the \& A, but now your $\& \mathrm{KQ}$ in Dummy are extra winners--you will make your contract plus one.
Note that if South has the \& J ( $50 \%$ chance), South will immediately knock out your other * stopper, and you will have to lose the lead again to establish your $\& \mathrm{KQ}$ (play a low one toward them). Then opponents will take 2 more tricks (which is still OK, assuming you can trust that the 2 lead was a 4th best lead).
In IMP scoring (Teams), overtricks are not very important, while making a game contract is crucial, so you may decide to refuse the double finesse and simply finesse against the Ace (playing a low \& from your hand, playing the $\& \mathrm{~K}$ if North plays low), knowing that if it loses, you will have promoted your $\& \mathrm{Q}$ and the contract is guaranteed.
In Matchpoint scoring (Pairs), overtricks are crucial, so you would likely want to take the double finesse, especially knowing that even if it loses, the contract is not likely in jeopardy.

Board 5
North Deals
N-S Vul

|  | - A J 4 |  |  |
| :---: | :---: | :---: | :---: |
|  | - K J 107 |  |  |
|  | - J 3 |  |  |
|  | * J 1074 |  |  |
| - Q 6 |  | ค 109832 |  |
| -9864 | $W^{N}$ E $\vee$ AQ |  |  |
| - 82 W E ${ }^{\text {¢ }}$ - 6 |  |
| - K 8532 |  |  |  |
| - K 75 |  |  |  |
| 11 |  |  |  | - 3 |  |  |
| 59 | - A Q 10974 |  |  |
| 15 |  |  |  |
| * A Q 6 |  |  |  |
| West | North | East | South |
|  | Pass | Pass | 1 * |
| Pass | $1 \vee$ | Pass | 3 |
| Pass | 3 NT | All pass |  |
| 3 NT by North |  |  |  |
| Lead: 10 |  |  |  |

You have 5 top tricks and opponents are attacking $\uparrow \mathrm{s}$, which you have stopped 3 times (the lead into your $\uparrow$ AJ tenace means the $\uparrow \mathbf{J}$ will become a winner). You need 4 more tricks. Diamonds clearly seem to be the best suit to work on, as you have great length and are only missing one honor. You have a finessing position, holding AQJ109 etc, missing only the $\uparrow$ K. Assuming both the $\begin{aligned} & \text { and the }\end{aligned}$ finesses work, the $\%$ s could only provide at most 3 extra tricks, while the $\$$ s could provide 5 extra!
Since between the 2 hands you hold a sequence of cards below the missing card, you win the $A$ lead in hand and lead the $\checkmark \mathbf{J}$, planning to play low if East plays low. If the finesse loses to West, you will be slightly nervous if West switches to a $\downarrow$, but you will eventually get back in. As it turns out the finesse works, so now lead the 3 and finesse again, this time playing the $\bullet$ Q if East plays low. Everyone followed suit to 2 rounds of $\diamond$ s, so that's 8 gone: the $\uparrow \mathrm{K}$ is the only outstanding $\downarrow$, so now play the $\downarrow$ A to drop it. You will make your contract.

Board 6
East Deals
E-W Vul


You have 6 tricks off the top, and opponents are attacking $\uparrow s$, which you have stopped twice.
You need 3 more tricks. There are poor chances for any extra tricks in $\boldsymbol{\otimes}$ s or $\$ s$, so it looks like $\vee$ s should be your working suit. If the $\vee$ finesse works, you'll get 3 extra tricks. If it doesn't work, you'll at least have promoted 2 extra $\downarrow$ tricks and may be able to scrounge up another somewhere.
All your $\downarrow$ honors are in Dummy, so you will have to play low $\vee$ s from your hand towards Dummy, repeatedly. That means you have to get back to your hand multiple times. Luckily you have lots of entries in your hand $(\wedge \mathrm{AK}, \mathrm{A}, * \mathrm{~A})$.

Board 7
South Deals
Both Vul

- A Q 3
- K 85
-A 1082
- 875
- 985
- Q 1063
- J 6
- J J 1032
$4^{13} 8$
15

- K 74
- A 742
- K 54

A J 1062

- J 9
- Q 973
* A 94
* K Q 6

West North East South
1 NT
Pass 3 NT All pass
3 NT by South
Lead: $\vee 3$

You have 7 top tricks and opponents are attacking $\vee \mathrm{s}$, which you have stopped twice. You need 2 extra tricks.
There are no extra tricks to be had in $\boldsymbol{\uparrow} \boldsymbol{s}, \boldsymbol{v}$ surely will not be rewarding.
Diamonds have finessing potential of a sort, but it's poor. You are missing not only the $\bullet$ QJ, but also the 9 .
Club offer the best hope: if the $* \mathrm{~A}$ is in East, you can get 2 extra tricks by playing low toward your $\& K Q$.

