1. **For the deal on the left side of the front page:**

Listen: The bidding is no help.

Observe: The ♣Q is probably the top of connecting honors in a three card (possibly broken) sequence. West should have at least three more clubs including the ♣J and either the ♣T or ♣9. East should have the ♣K. Opponents will try to establish clubs.

Pause: You must take 9 tricks.

Look: You have 8 sure winners (1 ♠ + 2 ♥ + 4 ♦ + 1 ♣).

Analyze: Finesse against the ♠K since there is no other way to take the needed trick.

Execute: The *Guideline of 7* suggests a holdup of the ♣A to reduce the chance that East will have a club if East eventually gets the lead:

> *7 - 4 clubs in dummy = 3 - 2 clubs in hand = holdup 1 time*

Since you have control of the other suits, there is no reason to ignore the suggestion. Take the second trick with the ♣A. Cash the four diamond tricks (be sure to finish in the dummy) to force opponents to discard other suits. Then lead a spade to start the finesse.

West is the dangerous opponent because West has long strong clubs. If the finesse fails, West will gain the lead and run the clubs. But you must take the chance because the finesse is the only way to make the contract.

Watch: In the unlikely event that the diamonds are split 5-0, save a diamond stopper to prevent defenders from taking an extra trick if the finesse fails.

2. **For the deal on the right side of the front page:**

Listen: East should have at least four diamonds and at least 13 declarer points including 11 or 12 high card points to open **1♦**. This means East should have all the missing Kings and Queens. West should have a bust hand.

Observe: West's lead is probably the highest card in partner's bid suit. East should hold the ♦KQT. Your ♦J should prevent East from running the diamonds.

Pause: You must take 9 tricks.

Look: You have 7 sure winners (1 ♠ + 1 ♥ + 1 ♦ + 4 ♣).

Analyze: The only way to gain two additional tricks is to finesse against the ♠K twice. The chance of success is excellent since it is doubtful that West has the ♠K.

Execute: Based on the analysis of the opening lead, if East plays the ♦K or ♦Q, take the trick with the ♦A. Lead a low club to the dummy and return a low spade to start the first finesse. Repeat to start the second finesse. Then take the remaining winners to make the contract.

If you end in the dummy, you can lead a diamond thru East's ♦QT to finesse the ♦J or establish it as a potential overtrick.

3. **For the deal on the right side of the back page:**

Listen: The bidding is no help.

Observe: The ♠5 is probably the fourth highest in longest and strongest suit. West should have the ♠Q or ♠J. By the *Rule of 11*, East has two spades higher than the five.

> *11 - 5 lead = 6 - 2 higher in dummy = 4 - 2 higher in hand = 2 higher in East's hand*

Pause: You must take 9 tricks.

Look: You have 6 sure winners (2 ♠ + 3 ♥ + 0 ♦ + 1 ♣).

Analyze: Can promote two diamonds by losing one diamond trick. If the missing diamonds are split 3-3 (36%), the fourth diamond is the third trick. But if diamonds are split 4-2 (48%), the only way to make three diamond tricks is to finesse against the ♦A and hope that West comes up with the ace on one of the attempted finesses.

If the missing clubs are split 3-2 (68%), can develop one club by losing two club tricks. But, if you lose two tricks opponents will establish and run their spades.

Execute: Take the first trick and lead a low diamond toward the dummy. If West plays low, finesse the ♦J and *either* lead a low diamond to finesse the ♦Q in your hand *or* return to your hand with the ♥T and repeat the diamond finesse.

4. **For the deal on the right side of the back page:**

Listen: The bidding is no help.

Observe: Because dummy has the ♠J, the ♠K should be top of connecting honors in a suit headed by ♠KQTx. West may have started with five spades.

Pause: You must take 9 tricks.

Look: You have 5 sure winners (1 ♠ + 2 ♥ + 1 ♦ + 1 ♣).

Analyze: You can promote three diamonds by losing one trick and you might promote four diamonds by finessing against the ♦K. You can also promote three clubs by losing one trick and you might promote four clubs by finessing against the ♣K. If West started with four spades (33%), it does not matter which way you finesse. But if West started with five spades (47%) and the ♣K, you will be set if you try the club finesse first.

Execute: The *Guideline of 7* suggests a holdup of the ♠A to reduce the chance that East will have a spade if East eventually gets the lead:

> *7 - 2 spades in dummy = 5 - 3 spades in hand = holdup 2 times*

Since you control the other three suits, there is no reason to ignore the suggestion. Holdup the ♠A until the third trick. Then lead the ♦9 to try the finesse. If it succeeds, repeat the finesse with the ♦T and lead the ♦2 to finesse with the ♦J in the dummy. Then cash your remaining winners.

> *If the diamond finesse fails you can cash your winners and go down one or you*
> *can gamble on the club finesse. If the club finesse succeeds you should make*
> *an overtrick but you will go down by at least one if it fails and you risk going*
> *down two if West started with five spades.*