

1

♠ 10852
♥ AQ104
♦ AK
♣ AK2

♠ 76
♥ J96
♦ J86
♣ Q8763

♠ KJ3
♥ K53
♦ Q10732
♣ J9

♠ AQ94
♥ 872
♦ 954
♣ 1054

Dealer: North
Neither Vulnerable

West	North	East	South
	2 NT	Pass	3 ♣
Pass	3 ♥	Pass	3 NT
Pass	4 ♠	Pass	Pass
Pass			

Opening Lead: ♣ J

Finesses, repeat finesses.
Bidding: South uses Stayman, but when North rebids 3♥, settles for 3NT. North must realise that South should have 4 spades, so bids 4♠.
Play: You should aim to finesse in both majors as follows: Win ♣K and lead ♠10 letting it run, or beating whatever East plays. If you win in dummy, lead a heart back to ♥10, losing to ♥K. Win the return and draw trumps and repeating the heart finesse - leading to 12 tricks.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	3	3	5	6
S	3	3	5	6
E	-	-	-	-
W	-	-	-	-

2

♠ K103
♥ Q65
♦ 742
♣ 10843

♠ 864
♥ A932
♦ 1065
♣ 765

♠ QJ5
♥ J108
♦ AKQJ
♣ AQ2

♠ A972
♥ K74
♦ 983
♣ KJ9

Dealer: East
N-S Vulnerable

West	North	East	South
		2 NT	Pass
Pass	Pass		

Opening Lead: ♠ 2

Bidding: 2NT might be passed out
Lead: ♠2
Play: Suppose North wins ♠K and returns ♠10 to ♠J, ♠A and another spade to your ♠Q. You now have 7 tricks: 1♣, 4♦, 1♥ and 1♠. You have a chance for extra tricks in hearts or clubs, but the double heart finesse offers a better chance. Suppose you cash your diamonds and now lead ♥J towards dummy. If South plays low, North wins ♥Q and suppose they lead a club back. It may seem like an even bet whether to try the club finesse or not, but it more likely that the heart repeat finesse will succeed. So win ♣A and lead hearts again. You should end up with 2 additional hearts and make 9 tricks.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==

3

♠ 765
♥ 864
♦ AJ10
♣ AQ53

♠ K102
♥ A972
♦ K54
♣ 984

♠ J984
♥ K103
♦ Q9632
♣ 7

♠ AQ3
♥ QJ5
♦ 87
♣ KJ1062

Dealer: South
E-W Vulnerable

West	North	East	South
	2 NT	Pass	1 NT
Pass	3 NT	Pass	3 NT
Pass	Pass	Pass	

Opening Lead: ♥ 2

Bidding: 1NT from South might lead to 3NT.
Lead: ♥2
Play: Suppose East wins ♥K and returns ♥10 to ♥J, ♥A and another heart to your ♥Q. You now have 8 tricks: 5♣, 1♦, 1♥ and 1♠. You have a chance for an extra trick in spades or diamonds, but the diamond finesse offers a better chance. Suppose you cash 5 clubs and now lead a diamond towards dummy. East wins ♦Q and suppose they lead a spade back. It may seem like an even bet whether to try the spade finesse or not, but it more likely that the diamond repeat finesse will succeed. If you play ♠Q now, the opponents will defeat you, taking 3♥, 1♠ and 1♦, so play ♠A and try the diamond finesse again.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	1	-	-	-
S	1	-	-	-
E	-	5	-	4
W	-	5	-	4

4

♠ J975
♥ Q975
♦ J104
♣ Q8

♠ AKQ2
♥ J102
♦ 986
♣ J75

♠ 843
♥ 83
♦ AKQ752
♣ AK

♠ 106
♥ AK64
♦ 3
♣ 1096432

Dealer: West
Both Vulnerable

West	North	East	South
Pass	Pass	1 ♦	Pass
1 ♠	Pass	3 ♦	Pass
3 NT	Pass	Pass	Pass

Opening Lead: ♥ 5

Bidding: With 16 points and nice diamond suit, East should jump to show a medium hand (16-18). 3NT is a slight gamble, as there is no guarantee of stoppers in the other suits.
Lead: ♥5 - best unbid suit
Play: The defence should take the first 4 heart tricks, but declarer can take the rest - just making 3NT. On any other lead, declarer has 3 spades, 6 diamonds and 3 clubs.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	1	-	-	-
S	1	-	-	-
E	-	5	-	4
W	-	5	-	4

5

♠ AK
♥ A84
♦ QJ64
♣ AQ73

♠ 9432
♥ Q765
♦ A972
♣ 9

♠ QJ1075
♥ KJ2
♦ 8
♣ J1086

♠ 86
♥ 1093
♦ K1053
♣ K542

Dealer: North
N-S Vulnerable

West	North	East	South
	2 NT	Pass	3 NT
Pass	Pass	Pass	

Opening Lead: ♠ Q

Discards, inducing a poor discard.
Lead: ♠Q is likely. Declarer has 6-7 top tricks: 2♠, 1♥, 3-4♣ and should be able to establish 3 diamonds. When the diamonds are played, East has some difficult discards to make, but does best to keep club length with dummy to hold declarer to 9 tricks.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	3	3	-	- 3
S	3	3	-	- 3
E	-	-	-	-
W	-	-	-	-

Best Opening Leads:
vs North 3N: Any Card
vs South 3N: Any Card
vs North 3D: Any Card

6

♠ 542
♥ 983
♦ 92
♣ AK1098

♠ Q873
♥ KQJ4
♦ J108
♣ 74

♠ J106
♥ A72
♦ K765
♣ QJ2

♠ AK9
♥ 1065
♦ AQ43
♣ 653

Dealer: East
E-W Vulnerable

West	North	East	South
		Pass	1 NT
Pass	Pass	Pass	

Opening Lead: ♥ K

Bidding: South's 1NT should be passed out.
Play: East should overtake one of the hearts and the defence should take the first 4 tricks. Declarer has 5 top tricks and the best chance for more is to duck the first or 2nd club. This leads to 7 tricks, or 8 if declarer tries the diamond finesse.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	2	-	-	1 2
S	2	-	-	1 2
E	-	1	-	-
W	-	1	-	-

Best Opening Leads:
vs North 2N: S-J106 H-A72 D-K765 C-QJ
vs South 2N: Any Card

7

♠ K732
♥ J10
♦ J52
♣ AJ84

♠ A85
♥ 984
♦ Q983
♣ Q52

♠ 94
♥ AK753
♦ AK4
♣ K97

♠ QJ106
♥ Q62
♦ 1076
♣ 1063

Dealer: South
Both Vulnerable

West	North	East	South
		1 ♥	Pass
Pass	Pass	2 NT	Pass
1 NT	Pass	4 ♥	Pass
3 ♥	Pass		
Pass	Pass		

Opening Lead: ♠ Q

Bidding: West rebids 3♥ to accept the game invitation, but show 3 card heart support.
Play: Declarer has the following possible losers: 1 spade, 1 heart and 2 clubs. But when the diamonds break 3:3, that provides a discard for a loser - making 10 tricks: a spade, 4 hearts, 4 diamonds and a club.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	-	-
S	-	-	-	-
E	-	3	4	- 2
W	-	3	4	- 2

Best Opening Leads:
vs East 2N: S-QJ106
vs West 2N: S-K732
vs East 4H: S-QJ106 H-62 D-1076 C-63

8

♠ 52
♥ AKJ105
♦ KJ32
♣ J6

♠ AK108
♥ 84
♦ Q
♣ AK9875

♠ QJ76
♥ 9732
♦ 8654
♣ 3

♠ 943
♥ Q6
♦ A1097
♣ Q1042

Dealer: West
Neither Vulnerable

West	North	East	South
1 ♣	1 ♥	Pass	Pass
1 ♠	2 ♦	2 ♠	3 ♦
3 ♠	Pass	Pass	Pass

Opening Lead: ♥ A

Bidding: A competitive auction may end in 3♠.
Play: Declarer has 3 red-suit losers and his best bet is to establish the club suit. If you attempt to draw trumps first, you will only be able to ruff 1 club in dummy. Suppose South ruffs the 3rd round of hearts and West overruffs. You just establish the club suit, catering to a 4:2 break: Cash ♣A and ruff a club. Cross to ♠A and ruff a 2nd club (high if necessary). Now draw the remaining trumps and cash your clubs (10 tricks).

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	3	3	- 1
S	-	3	3	- 1
E	2	-	-	4 -

9

♠ A10
♥ KQJ1094
♦ A54
♣ J4

♠ 9874
♥ A7
♦ KQJ6
♣ 653

♠ KQJ
♥ 852
♦ 1093
♣ A982

♠ 6532
♥ 63
♦ 872
♣ KQ107

Dealer: North
E-W Vulnerable

West	North	East	South
Pass	1♥	Pass	Pass

Opening Lead: ♠ K

Bidding: 1♥ should end the auction.
Play: Declarer is likely to lose 1S, 1H, 2D and 1C. There is a chance to make more by establishing the clubs. But with such a weak dummy, this will be impossible if West gives his partner a count signal (♣3) when ♣J is led. Now West ducks the first club, and declarer is held to 8 tricks.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	2	- 1
S	-	-	2	- 1
E	-	1	-	1 -
W	-	1	-	1 -

Best Opening Leads:
vs North 1N: S-KQJ D-1093
vs South 1N: S-9874 D-KQJ6

10

♠ 84
♥ 87543
♦ 872
♣ 753

♠ KJ532
♥ K6
♦ J65
♣ K64

♠ AQ10976
♥ A9
♦ 94
♣ A98

♠
♥ QJ102
♦ AKQ103
♣ QJ102

Dealer: East
Both Vulnerable

West	North	East	South
4♠	Pass	1♠	Dbl Pass

Opening Lead: ♦ A

Bidding: EW should reach 4♠, though South will hate to pass this!
Lead: ♦AKQ
Play: After the ruffing the 3rd diamond draw trumps and the contract is secure as you have just 2♦ and 1♣ loser. You can give yourself a chance for 11 tricks, by 2 hearts and then *all* remaining trumps. What 5 discards should South make when trumps are played? He should reason that if declarer had any heart losers, he would ruff them in dummy, so you can discard your diamonds and your hearts - keep club length with dummy, and you will make ♣Q.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	3	3	- -
S	-	3	3	- -

11

♠ AQ8
♥ 972
♦ AKJ
♣ 8653

♠ J10942
♥ QJ6
♦ 965
♣ Q7

♠ 75
♥ K1085
♦ Q1087
♣ J109

♠ K63
♥ A43
♦ 432
♣ AK42

Dealer: South
Neither Vulnerable

West	North	East	South
Pass	3NT	Pass	1NT
Pass			Pass

Opening Lead: ♠ J

Best option.
Declarer has 8 top tricks: 3♠, 1♥, 2♦ and 2♣. the best chance for more is clubs (3:2).
Play: If a spade is led, it is good idea to play ♠A, as this helps to disguise your spade strength. Then plays clubs - a low one first to retain control if suit divides badly. If you still have a spade stopper you can try the diamond finesse too, or instead if clubs divided 4:1.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	3	1	2	2 3
S	3	1	1	2 3
E	-	-	-	-
W	-	-	-	-

12

♠ 107
♥ AJ82
♦ A752
♣ 543

♠ 985
♥ Q65
♦ QJ103
♣ A108

♠ AK43
♥ K97
♦ 964
♣ KQ6

♠ QJ62
♥ 1043
♦ K8
♣ J972

Dealer: West
N-S Vulnerable

West	North	East	South
Pass	Pass	1♠	Pass
1NT	Pass	Pass	Pass

Opening Lead: ♥ 2

Bidding: West shows 6-9, so East should pass 1NT.
Play: After a heart leads declarer should play low from dummy and now will be able to make 2 heart tricks. In addition he has 2 spades and 3 clubs. He should aim to establish the diamonds to make up to 9 tricks.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	-	-
S	-	-	-	-
E	1	2	1	1 2
W	1	2	1	1 2

Best Opening Leads:
vs East 2N: Any Card

13

♠ 9532
♥ J96
♦ K84
♣ Q43

♠ K8
♥ KQ54
♦ 965
♣ 10852

♠ A74
♥ 873
♦ AJ102
♣ A97

♠ QJ106
♥ A102
♦ Q73
♣ KJ6

Dealer: North
Both Vulnerable

West	North	East	South
	Pass	1 NT	Pass
Pass	Pass		

Opening Lead: ♠ Q

Best option.
Bidding: 1NT should be passed out.
Play: Declarer has 4 top tricks: 2♠, 1♦ and 1♠. The best chances for more are in the red suits - and diamonds offers a good chance for 3 tricks: win ♠K in order to lead ♦9, losing to ♦Q. South can knock out your last spade stopper, but now play a low heart towards ♥KQ, if South goes up with ♥A, he can cash just 2 spades to take 4 tricks: 2♠, 1♥ and 1♦. When you regain the lead, repeat the diamond finesse to take 3♦. With the hearts dividing evenly, you can take 9 tricks: 2♠, 3♥, 3♦ and 1♠.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	-	-
S	-	-	-	-

14

♠ 73
♥ KQ853
♦ AKQ3
♣ 84

♠ J10652
♥ 107
♦ 5
♣ QJ1072

♠ A9
♥ J942
♦ J10974
♣ 95

♠ KQ84
♥ A6
♦ 862
♣ AK63

Dealer: East
Neither Vulnerable

West	North	East	South
		Pass	1 ♠
Pass	2 ♥	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			

Opening Lead: ♣ Q

Bidding: South has a balanced hand, so rebids 2NT (this strongly suggests fewer than 3 hearts), leading to 3NT.
Play: After a club lead, declarer has at least 8 top tricks: 2♣, 3♦ and 3♥, with at least one more spade possible. You can make at least 2 spades by leading towards your ♠KQ and maybe more in hearts.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	3	4	5	2 5
S	3	4	5	2 5
E	-	-	-	-
W	-	-	-	-

Best Opening Leads:
vs North 5N: Any Card
vs South 5N: Any Card

15

♠ J97
♥ 10986
♦ 1094
♣ Q73

♠ 43
♥ AKQJ
♦ AQJ
♣ K842

♠ AQ2
♥ 73
♦ K832
♣ A965

♠ K10865
♥ 542
♦ 765
♣ J10

Dealer: South
N-S Vulnerable

West	North	East	South
2 NT	Pass	6 NT	Pass
Pass	Pass		Pass

Opening Lead: ♥ 10

Best option.
Declarer has 11 top tricks: 1♠, 4♥, 4♦ and 2♣.
There are 2 chances for more clubs (3:2) or ♠Q. To try them both try the clubs first. Cash your 4 diamonds and then a low club from each hand. If the clubs do not divide at the end lead a low spade towards dummy.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	-	-
S	-	-	-	-
E	6	6	6	4 6
W	6	6	5	4 5

Best Opening Leads:
vs East 6N: Any Card

16

♠ AQ64
♥ 9854
♦ AK10
♣ 76

♠ 1093
♥ J2
♦ Q8632
♣ A109

♠ KJ5
♥ Q10763
♦ J97
♣ 85

♠ 872
♥ AK
♦ 54
♣ KQJ432

Dealer: West
E-W Vulnerable

West	North	East	South
Pass	1 NT	Pass	3 NT
Pass	Pass	Pass	

Opening Lead: ♥ 6

Bidding: I would raise 1NT to 3NT - 5♣ is unlikely to to a good contract.
Lead: 4th highest heart is likely
Play: There are the following top tricks: 1 spade, 2 hearts and 2 diamonds. The best chance for more is in clubs, which will provide 5 tricks, with most distributions.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	4	1	1	3 4
S	4	1	1	3 4
E	-	-	-	-
W	-	-	-	-

Best Opening Leads:
vs North 4N: H-Q10763 D-97 C-85
vs South 4N: Any Card
vs North 3S: H-Q10763 D-J97 C-85

17

♠ Q3
♥ 87532
♦ K73
♣ K83

♠ J8742
♥ AJ4
♦ 65
♣ 765

♠ AK
♥ KQ6
♦ AQJ102
♣ Q104

♠ 10965
♥ 109
♦ 984
♣ AJ92

Dealer: North
Neither Vulnerable

West	North	East	South
	Pass	2 NT	Pass
3 ♥	Pass	3 ♠	Pass
3 NT	Pass	Pass	Pass

Opening Lead: ♣ 2

Finessing

Bidding: West could show a 5-card spade suit, by transferring to spades and rebidding 3NT.

Lead: After the bidding, a club lead is more attractive than a spade.

Play: After a club lead, the defence should take the first 4 clubs. Now the contract depends on a diamond finesse, and you may need to finesse twice: cross to dummy with ♥J and lead a diamond, returning to dummy with ♥A to repeat the finesse.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	-	-
S	-	-	-	-
E	2	4	2	3
W	2	4	2	3

18

♠ J103
♥ AQ63
♦ Q107
♣ J65

♠ Q9862
♥ 1085
♦ A8
♣ Q94

♠ 54
♥ KJ9
♦ K632
♣ K1072

♠ AK7
♥ 742
♦ J954
♣ A83

Dealer: East
N-S Vulnerable

West	North	East	South
		Pass	1 NT
Pass	Pass	Pass	

Opening Lead: ♠ 6

Bidding: 1NT is likely to be passed out.

Lead: Suppose West leads a spade - nothing looks that great.

Play: After a spade lead, declarer has 5 top tricks: 3♠, 1♥ and 1♣. He can establish 2 tricks in diamonds to make 7 tricks. Do not risk the heart finesse unless you have already made the contract.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	-	-
S	-	-	-	-
E	2	1	1	2
W	2	1	1	2

Best Opening Leads:

vs East 1N: S-AK H-742 D-J954 C-A83

19

♠ AQ
♥ Q1042
♦ AQ10
♣ AK84

♠ KJ103
♥ K76
♦ J986
♣ J5

♠ 8654
♥ AQ93
♦ K4
♣ 932

♠ 972
♥ 85
♦ 7532
♣ Q1076

Dealer: South
E-W Vulnerable

West	North	East	South
	2 NT	Pass	Pass
Pass			Pass
Pass			

Opening Lead: ♥ 3

Bidding: 2NT should be passed out.

Play: After a heart lead, West wins ♥K and returns ♥7, East beating whatever declarer plays. Declarer should now manage 4♣, 1♥, 2♠ and at least 1♦. He can use his club entries to dummy to repeatedly finesse the diamonds.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	3	2	1	-
S	3	2	1	-
E	-	-	-	1
W	-	-	-	1

Best Opening Leads:

vs North 2N: S-8654 H-AJ93 C-932

vs South 2N: Any Card

vs North 1H: S-8654 H-3 C-932

20

♠ Q65
♥ K76
♦ 74
♣ QJ632

♠ J107
♥ AQ9
♦ AQ62
♣ A54

♠ A984
♥ 543
♦ KJ108
♣ 107

♠ K32
♥ J1082
♦ 953
♣ K98

Dealer: West
Both Vulnerable

West	North	East	South
1 ♦	Pass	1 ♠	Pass
2 NT	Pass	3 NT	Pass
Pass	Pass		

Opening Lead: ♣ 3

Bidding: West's 2NT rebid shows a balanced 17-18 points, 8 point should be enough for game.

Lead: 4th highest club.

Play: Declarer has 7 top tricks and should duck twice (rule of 7). Now your best chance for more is in spades, so lead ♠J, letting it run to ♠K if North plays low. Now South might switch to ♥J, but West should play ♥A and repeat the spade finesse, which is a better chance than the single heart finesse.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	-	-	-	-
S	-	-	-	-
E	1	4	2	4
W	1	4	2	4

21

♠ 43
♥ AKQ107
♦ 93
♣ 10832

♠ AQ2
♥ 853
♦ AQ1064
♣ 54

♠ K10975
♥ 942
♦ K85
♣ AQ

♠ J86
♥ J6
♦ J72
♣ KJ976

Dealer: North
N-S Vulnerable

West	North	East	South
	Pass	1 ♠	Pass
2 ♦	2 ♥	2 ♠	Pass
4 ♠	Pass	Pass	Pass

Opening Lead: ♥ J

Bidding: North should overcall 2♥ to receive a heart lead against 4♠.

Play: Suppose the defence take the first 3 hearts before switching to a club. Rather than risk the club finesse, win ♣A, draw trumps and run the diamonds to discard ♠Q.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	2	-	2	-
S	2	-	2	-
E	-	4	-	4
W	-	4	-	4

Best Opening Leads:

vs North 2H: Any Card
vs South 2H: Any Card
vs North 2C: Any Card
vs South 2C: Any Card

22

♠ J4
♥ Q865
♦ 764
♣ A1082

♠ K983
♥ J4
♦ 1098
♣ KQJ3

♠ 10752
♥ K7
♦ KQJ3
♣ 954

♠ AQ6
♥ A10932
♦ A52
♣ 76

Dealer: East
E-W Vulnerable

West	North	East	South
		Pass	1 ♥
Pass	2 ♥	Pass	Pass
Dbl	Pass	2 ♠	3 ♥
Pass	Pass	Pass	

Opening Lead: ♣ K

Bidding: West is a bit weak for a bid over 1♥, but should come in with a takeout double in the 'passout' seat. West should prefer 2♠ to 3♦ and South might be pushed to 3♥, with 9 expected trumps.

Lead: Partner's suit is tempting, but ♠K looks safer. The computer finds the best lead is a diamond.

Play: Declarer has the following possible losers: 1♠, 1 or 2♥, 2♦, 1♣. There is a chance to discard a diamond loser in dummy on a spade. Win ♣A, lead ♠J for a losing finesse. The best defence will now cash a club and switch to diamonds, but declarer can now cash 2 spades, discarding a diamond from dummy. Now lead trumps to make 9 tricks. Note if declarer leads ♥Q from dummy, West must cover an honour with an honour or the trump loser disappears.

23

♠ AQ10
♥ Q743
♦ 976
♣ A72

♠ J943
♥ K52
♦ 852
♣ 643

♠ K65
♥ J1098
♦ KQ3
♣ KJ10

♠ 872
♥ A6
♦ AJ104
♣ Q985

Dealer: South
Both Vulnerable

West	North	East	South
	1 NT	Pass	Pass
Pass	Pass	Pass	2 NT

Opening Lead: ♥ J

Bidding: South passes initially so if he raises an opening 1NT to 2NT, North knows this should be exactly 11 points and should pass.

Play: After a heart leads declarer should play low from dummy and now will be able to make 2 heart tricks. By finessing twice in diamonds, you will only lose 1 trick, unless West has both honours. You can also finesse twice in spades and should manage at least 8 tricks: 3♦, 1♣, 2♥ and 2♠, though the computer has found a way to make 9 tricks.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	3	3	2	2
S	3	3	2	2

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♠ 97
♥ K6
♦ J86
♣ KQ8743

♠ J542
♥ AQ3
♦ A104
♣ A109

♠ AQ10
♥ 987
♦ KQ732
♣ 65

♠ K863
♥ J10542
♦ 95
♣ J2

Dealer: West
Neither Vulnerable

West	North	East	South
1 ♠	2 ♣	2 ♦	Pass
2 NT	Pass	3 ♠	Pass
3 NT	Pass	Pass	Pass

Opening Lead: ♣ 7

Lead: North's club holding is too weak to lead ♠K, as South would drop ♠J, promoting a 2nd trick for declarer. Instead lead 4th highest, and South plays ♠J. In this case, declarer does best to duck at least once. Perhaps after cashing diamonds, West should try the spade finesse. Even though this loses, South has no way back to North's spades, and declarer can make 9 tricks: 5♦, 2♠, 1♥ and 1♣. 10 tricks are possible if you played spades before running the diamonds, as you will then also make ♠J.

<-Makeable contracts->

....C	D	H	S	NT
....=	=	=	=	==
N	1	-	-	-
S	1	-	-	-
E	-	4	2	4