

The theme of the first hand is finessing. North-South have 26 points between them - the best contract is 3NT. The auction should go 1NT-2\& (Stayman) - 2『-4『 with East-West passing throughout. This puts West on lead. The key to this hand is finessing both hearts AND clubs. If the lead is a spade, win it in dummy. Then play a club to the J\& to finesse a club. Next, play the $Q>$ to finesse a heart. If West plays low to the $Q^{\vee}$, play low from dummy. On the next round of hearts, West will be forced to play the $K \vee$ and you can take it with the $A \vee$. In the end, you should take 4 hearts, 2 diamonds, 3 clubs, and 1 spade for 10 tricks.


The theme of the second hand is patience. North-South have 25 points here, enough for game, the best game option being 3 NT . The bidding will likely go with 1 NT by South - 3NT by North. West will lead the K . South should be wary that West can take 4 spade tricks after the A is gone. If South takes the A in trick one and tries to set up clubs, then East can lead back a spade when he gets in. Therefore, South must hold $u p$ or not take the first spade trick. When South takes the second spade and then plays 3 clubs ( $\mathrm{A} \boldsymbol{\propto}, \mathrm{K} \boldsymbol{\propto}$, then little) to set up the last two clubs, East can no longer return a spade. South can win whatever East returns and take 4 clubs, 2 diamonds, 2 hearts, and 1 spade for 9 tricks.

