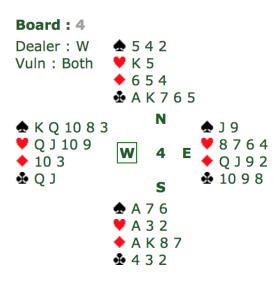


The theme of the first hand is *finessing*. North-South have 26 points between them — the best contract is 3NT. The auction should go 1NT-2 \clubsuit (Stayman) – 2 \blacktriangledown – 4 \blacktriangledown with East-West passing throughout. This puts West on lead. The key to this hand is finessing both hearts AND clubs. If the lead is a spade, win it in dummy. Then play a club to the J \clubsuit to finesse a club. Next, play the Q \blacktriangledown to finesse a heart. If West plays low to the Q \blacktriangledown , play low from dummy. On the next round of hearts, West will be forced to play the K \blacktriangledown and you can take it with the A \blacktriangledown . 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 3NT. The bidding will likely go with 1NT by South – 3NT by North. West will lead the $K \clubsuit$. South should be wary that West can take 4 spade tricks after the $A \spadesuit$ is gone. If South takes the $A \spadesuit$ in trick one and tries to set up clubs, then East can lead back a spade when he gets in. Therefore, South must *hold up* or not take the first spade trick. When South takes the second spade and then plays 3 clubs ($A \clubsuit$, $K \clubsuit$, 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.