

LEVEL I

1. Play a heart to the 10, and then a heart to the queen. You will make the contract if either honour can be successfully finessed.
2. You have 12 points, a decent shape, and a five-card major. Open 1♠.
3. Obviously, you should continue spades, as this is the only realistic chance to take five tricks. At trick two, play the 10 of spades to make life easier for partner. Partner will win with the ace and return the suit. Playing the queen would suggest that partner should not overtake.
4. 7♥. Roughly speaking, you need clubs to break 3-2, which is close to a 70% chance.
5. You have 7 top tricks. You need to establish the clubs. Duck the spade twice in order to cut the defenders' communications if one defender has 5+ spades and the other has the ace of clubs. There is one case where ducking is wrong, namely if the second defender has 109876 of spades and the ace of clubs, but that is a much smaller chance.
6. Cash the black-suit winners first. To make the contract, you need either clubs or diamonds to break 3-3, or both long suits to be held by the same defender. Sometimes this latter case will occur and the defender will not be able to keep both four-card suits guarded.
7. Although it seems unlikely that the opponent has nine solid hearts, it does no harm to discard a club at trick two. You were going to lose it anyway. The key lies in the trump play. Because of the preemptive opening, the odds that left-hand opponent has the trump length increase significantly, since they have more vacant spaces. Therefore, play the ace and, if both defenders follow with small cards, take the finesse.
8. This was a real-life case. There are only two possibilities. Either the queen dropped under the ace, or right-hand opponent failed to follow. In either case, the finesse cannot lose. At the table, unfortunately, the problem turned out to be too hard.
9. Despite having only ten points, this hand is a real monster. Just ask for aces. With three aces, bid the grand slam, with two the small slam, and with one, unfortunately, stop in 5♠. If partner has zero aces, change partner.
10. If the suit breaks 3-2, there is no problem. The key is dealing with 4-1 and 5-0 breaks. Lead a small diamond toward the ace and, if both defenders follow low, play the 10. There is no layout in which you lose two tricks. If an honour appears, you may duck or win and then lead small toward the 8. If one defender shows out, naturally you win with the ace and lead toward the 10. Both lines are 100%.

LEVEL II

1. A little. Cash two top cards in each black suit and three rounds of diamonds, keeping the highest diamond in hand. If right-hand opponent started with 2-6-3-2 shape, you will succeed even if they hold both heart honours. It may be right to cash more black winners, but you cannot safely verify that. Naturally, if a singleton appears in one of the black suits, you may cash that suit a third time.
2. Cash all your side winners before tackling diamonds. Sometimes nothing special will happen, but even then you may be able to infer the defenders' shapes if you trust their count signals. Sometimes one defender's long suit will be revealed. In general, finesse the queen of diamonds through the defender who appears more likely to have diamond length. In the original problem, one defender turned up with 5-5 in the majors and a doubleton club, making the finesse through the other defender certain.
3. The opponents have shown that partner is short in diamonds. You must take advantage of that. Lead the ace of diamonds and give partner a ruff. At trick two, play the 10 to show an entry in a higher-ranking suit, here hearts.
4. You can improve your chances slightly by drawing two rounds of trumps and then playing clubs. If they ruff the second club, the hand was almost impossible anyway, and sometimes the player with a singleton club will also have a doubleton trump. Naturally, if clubs break 3-2, you will simply draw the last trump.
5. 100%. Draw trumps, cash clubs, ace of diamonds, ace of hearts, and a heart.
6. Spades are 5-3, so you can establish a spade trick. Play the queen of spades and discard a club. Ruff a club with a heart higher than the three. Cash the ace of hearts. If trumps split, you are home: a heart to dummy, then discard your diamonds on the spades. If hearts break 3-0, there may still be a diamond chance. Whether to finesse or play for a short king behind depends, among other things, on where the heart void lies, but that is another story. Most often, that problem will not arise.
7. 100%. Draw trumps, discard a diamond on a heart, and lose a diamond.
8. The only thing you can not afford is the heart honor being ruffed. Lead a small heart at the next trick.
9. This is a specific sequence. Partner does not have four hearts, because they would have shown them over 2♣. They do not have six spades or five diamonds, because that information is more important than a heart fragment and they would not have bid 3♥. Therefore, partner has exactly 5-3-4-1. Since they cue-bid clubs, they hold a singleton honour there, most likely the ace or the king.
10. How should you play the trump suit? That depends on how many trump losers you can afford. And how many can you afford? That depends. Win the spade lead with the queen and take the club finesse. If it loses, you must avoid a heart loser, so the king must be finessable and the 10 must fall doubleton on either side. If the club finesse wins, you can play hearts for safety, namely ace and a low heart toward QJ, which covers the greatest number of layouts.

LEVEL III

1. Cash two rounds of diamonds. If the opener did not have four diamonds, then they must have clubs. You may then confidently cash everything, provided diamonds are not 5-0, and play a heart in a three-card ending. If the opener has four or more diamonds, or a diamond void, cash the spades and all but one winner in the minors, staying in hand and preserving the highest minor in hand, then try to read the shape. Sometimes you will have a 100% endplay, and in other cases you will at least know how many hearts the defender has and whether to play for the honour behind or in front.
2. Four heart tricks, ace of spades and a spade ruff, and two club tricks make eight. You need four diamond tricks. How do you take them? Lead a small diamond from both hands. After that, the rest becomes straightforward.
3. You have many chances. First, a diamond to the ace and a club. Suppose they win the club king with the ace and continue clubs. Now cash the king of diamonds and another diamond. If diamonds split and the defender who wins cannot continue spades effectively, you are done. If right-hand opponent wins and returns a spade, win and play a heart to the ace. A 2-1 trump break is more likely, and sometimes the king drops singleton. If right-hand opponent started with four diamonds and continues them, discard a spade. Then the heart finesse remains. If left-hand opponent had four diamonds and continues them, ruff and play a heart to the ace. Even if the second king is onside, a heart endplay will follow.
4. The only chance is a squeeze, either double or single depending on the layout. Ruff the fourth club, ruff a spade, and draw the remaining trumps, discarding a diamond and the 10 of spades if the queen and jack have not appeared earlier. You succeed if left-hand opponent holds KQJ of spades, or if only right-hand opponent controls diamonds.
5. Right-hand opponent has all the points. Draw all but one trump and leave dummy with ace of spades, ace of diamonds and AJ5 of clubs. Now play a spade to dummy, and the defender will not be able to keep both Kx of diamonds and KQx of clubs. Something will have to give. Watch the count signals.
6. Lead the queen of spades from hand. If they win, the board is over. If they duck, ruff a club, return to hand with a heart, cash the ace of spades and then the hearts. You need, broadly speaking, two 3-2 breaks, which seems the best practical chance.
7. Win the first spade. Ducking could allow a switch to hearts and create communication problems. Play two rounds of clubs. If they win, duck the next spade, and later finesse diamonds. If they duck two rounds of clubs, play a diamond to the ace and another diamond to the jack. If that wins, go back to clubs if necessary.
8. Play the jack of clubs. From declarer's line of play, it is clear that declarer has ace-third of clubs. The key holding is A109; with anything else, the contract cannot succeed. If you play low, declarer will have no problem and will eventually take the finesse. If you play the jack, declarer will have to guess. They may think it is from QJx. There is also an interesting case when you hold J9x and declarer has A108. Then the jack is technically necessary.
9. If partner holds only small spades or the ace fourth, your play does not matter. The key cases are ace-third, when you must take four spade tricks and one outside trick, or ace-fifth. What should you do so that partner overtakes with ace-third but ducks with ace-fifth, knowing you hold four cards? If you play K, Q, J, partner may think you started with three. The same applies to K, Q, 10. The 10 at trick two is not completely clear either. So play the jack at trick two and the 10 at trick three. Now partner cannot go wrong.
10. The contract is secure provided diamonds do not break 4-0. Lead a diamond to the jack. If the defenders win, the hand is over. If the jack holds, play a diamond to the king and a club to the 8. The second club will bring you to the established diamonds. It is true that if left-hand opponent holds the fourth queen of diamonds, in some layouts you will fail where starting with the king would have succeeded, but that is only a few percent.