

**Deal 1**

North Deals  
None Vul

♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6

♠ 7 6 5  
♥ J 9  
♦ J 8 5 2  
♣ Q 10 4 2



♠ K 3  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3

16  
4 8  
12

♠ J 10 9 4  
♥ 7 5 3  
♦ A K 9  
♣ A 9 5

West	North	East	South
	1 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by North			
Lead: ♥ 6			

With his 4-3-3-3 distribution South chooses not to bother with Stayman. North is to play 3 NT. East leads the ♥ 6. West plays the ♥ J.

Winners: ♠=1 ♥=1 ♦=3 ♣=2 Total = 7

You need to get two more winners. The ♥ suit might provide one of them, but you will still have to establish ♠s. The burning question is whether to win the first ♥ or to hold up. If you take this trick you will have a second stopper if East takes the lead, but you will be in extreme danger if West takes the lead. Since the ♠ finesse has to go into East you should not hold up.

You win with your ♥ K, (keeping East in the dark about who holds the ♥ Q), enter dummy with the ♦ A and play the ♠ J, letting it ride to East's ♠ K.

East cannot play ♥s without setting up your ♥ Q so he will probably exit with a ♣ which you take with the ♣ K.

Play off your 6 winners and concede the last three tricks.

But it sure makes a big difference in how you play the hand.

This might have turned out even better. If East had decided to play his partner for the ♥ Q, (who would have played ♥ J from a holding of ♥ Q J x), you would have made an overtrick!

**Deal 2**

North Deals

None Vul

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3

7  
5 19  
9

West

Pass

3 NT by East

Lead: ♥ 4

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4



♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

North

3 ♥

Pass

East

3 NT

South

Pass

East is to play 3 NT. South leads the ♥ 4. North plays the ♥ T.

Winners: ♠=1 ♥=1 ♦=3 ♣=1 Total = 6

You may not agree with East's 3 NT bid but how else are you going to get to the only game that has a chance of making?

You need 3 extra winners and they will come from the ♣ suit even if South holds the ♣ K and wins your finesse. You may think about holding up on the ♥ A for one round just to make sure South has none if he wins the ♣ K.

That would be a mistake. It is almost certain that North has a 7-card ♥ suit for his preemptive opening. This is confirmed by South's lead of the ♥ 4, with

a doubleton he would have led a higher card. So there is no need to hold up. But . . . it couldn't hurt, could it?

Yes, it could hurt real bad! Suppose North has nothing in his hand but the ♥ K Q J T 8 7 6 that you already know about. When you let his ♥ T win the first trick he will realize that his hand is dead. And he may be smart enough, (or lucky enough), to switch to a ♠.

to see why you should definitely win the first trick, then enter dummy with the ♦ A and take the ♣ finesse.

But one of the important considerations you have to think about is the possibility that the Defense will switch to another suit - where you might be in even more trouble.

You'd feel bad on this hand if you let North hold the ♥ T only to see him next lay down the ♠ J.

**Deal 3**

East Deals  
None Vul

♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

12  
3 12  
13

West	North	East	South
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		1 ♣	1 ♠
Pass	2 ♣	Pass	4 ♠
Pass	Pass	Pass	

4 ♠ by South

Lead: ♣ 2

North's 2 ♣ cue-bid shows a limit-raise or better in ♠s. South is to play 4 ♠. West leads the ♣ 2. East plays the ♣ K.

Losers: ♠=0 ♥=2 ♦=1 ♣=1 Total = 4

You have one loser too many. If West holds either the ♥ A or the ♦ K this will be an easy contract, but East opened the bidding so he probably has most of the high cards. It does look like West holds the ♣ Q based on his low lead and East's play to trick one.

Having gone through that thought process what is your Plan?

You will need to discard a loser on dummy's fourth ♦, but you must do so without ever letting West gain the lead since West is the defender who can lead

through dummy's ♥ K. And the only card that West can get the lead with is the ♣ Q.

Hold-ups are usually used in notrump hands, but here you use one to prevent the Danger Hand from gaining the lead. Let East have the ♣ K. He cannot play a red card without helping you so he will surely play another ♣.

Pull trumps in two rounds. Then play the ♦T and let it ride.

East will win this but he is helpless. Whatever he plays you will be able to discard a ♥ loser on dummy's ♦.

If you had taken the first ♣ trick East would have won your later ♦ finesse, put his partner on lead with the ♣ Q and then swallowed up your ♥ K.

Of course if West had been clever enough to lead a ♥ originally this Deal wouldn't be here.

**Deal 4**

South Deals

None Vul

♠ K J 7

♥ A 9 5

♦ J 10 9 2

♣ A K 10

7  
16 10  
7

West

2 NT

Pass

3 NT by West

Lead: ♥ 7

♠ 9 5 4 2

♥ 7 3

♦ A 8 4

♣ Q J 9 6



♠ A 8 3

♥ Q J 10 6 4 2

♦ 7 3

♣ 4 2

North

Pass

Pass

East

3 NT

South

2 ♥

Pass

West's 2 NT overcall shows a 1 NT opening hand with ♥s stopped. West is to play 3 NT. North leads the ♥ 7. South plays the ♥ T.

Winners: ♠=0 ♥=2 ♦=0 ♣=2 Total = 4

You will need to establish both ♠ and ♦ winners. If South holds both these Aces along with 6 ♥s to the Q J then you are going down. But of course South can't have that good a hand, he opened with a Weak-2. So North has one of the Aces.

If you knew which Ace South held you could make sure you attacked that suit first but unfortunately you have no way of knowing that. So instead you resort to a hold-up. Let South have the first ♥ and win the next ♥ in dummy.

Start on ♦s next, maybe because they are longer. Assume that North holds the ♦ A and takes it on the third round of the suit.

North glares at you, (because he has no ♥ to lead), and plays the ♣ Q which you take with your ♣ A. Next you score your ♦ winners and play a ♠, taken by South with the ♠ A.

South glares at you, (because you still have the ♥ A), and plays another ♥ to your Ace. You take your 3 tricks and let North have the last ♣.

If you did not hold up on the first trick, but established ♠s first you would have made the contract even though you played incorrectly.

If you held up on the first trick you made the contract no matter which Ace North held.

**Deal 5**

North Deals  
None Vul

♠ J 10 8 7  
♥ 6  
♦ K J 10 9  
♣ J 9 8 4

16  
6 7  
11

♠ K 5 2  
♥ A J 7 3  
♦ A 8 3  
♣ A 7 6



♠ A Q 6  
♥ 8 4 2  
♦ 7 6 5 2  
♣ K Q 3

♠ 9 4 3  
♥ K Q 10 9 5  
♦ Q 4  
♣ 10 5 2

West	North	East	South
	1 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by North			
Lead: ♥ K			

North is to play 3 NT. East leads the ♥ K. West plays the ♥ 6.

Winners: ♠=3 ♥=1 ♦=1 ♣=3 Total = 8

You just need one more winner and it could come from the ♦ suit if it happens to split 3-3. But you have another possibility. Suppose you let East hold the first trick and he decides to play another ♥? You would have two ♥ winners.

This isn't a true hold-up play although it does look like one. This play has the rather fancy name of Bath Coup, (named from Bath, England). Presumably East has led from ♥ K Q T 9 5 and West has played his singleton ♥ 6. If East realizes that West has played his lowest card he will take that as a discouraging signal and

will play a different suit. So you throw out your ♥ 7 rather than the ♥ 3. Now East may think that West is encouraging him to continue, just what you want.

Sometimes it works, sometimes it doesn't.

Because if he doesn't you're going to have to end-play him.

Do you see how that might happen?

**Deal 6**

East Deals

E-W Vul

♠ 7 6 5  
♥ J 9  
♦ J 8 5 2  
♣ Q 10 4 2

16  
4 8  
12

♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6



♠ J 10 9 4  
♥ 7 5 3  
♦ A K 9  
♣ A 9 5

♠ K 3  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3

**Deal 7**

South Deals

Both Vul

♠ 7 5 4  
♥ 5 3  
♦ A 9 5  
♣ J 10 9 8 3

7  
5 19  
9

♠ J 6  
♥ K Q J 10 8 7 6  
♦ 10 6 2  
♣ 4



♠ A 9 2  
♥ A 9 2  
♦ K Q 4  
♣ A Q 7 6

♠ K Q 10 8 3  
♥ 4  
♦ J 8 7 3  
♣ K 5 2

**Deal 8**

West Deals

None Vul

♠ 9 3  
♥ J 9 5 4  
♦ 8 7 3  
♣ Q 7 4 2

12  
3 12  
13

♠ Q 10 6 2  
♥ K 7 6  
♦ A Q J 9  
♣ 9 5



♠ A K J 8 7 5  
♥ 8 3  
♦ 10 5 2  
♣ A J

♠ 4  
♥ A Q 10 2  
♦ K 6 4  
♣ K 10 8 6 3



**Deal 9**

North Deals

E-W Vul

♠ K J 7  
♥ A 9 5  
♦ J 10 9 2  
♣ A K 10

7  
16 10  
7

♠ 9 5 4 2  
♥ 7 3  
♦ A 8 4  
♣ Q J 9 6



♠ Q 10 6  
♥ K 8  
♦ K Q 6 5  
♣ 8 7 5 3

♠ A 8 3  
♥ Q J 10 6 4 2  
♦ 7 3  
♣ 4 2

**Deal 10**

East Deals

Both Vul

♠ J 10 8 7

♥ 6

♦ K J 10 9

♣ J 9 8 4

16  
6 7  
11

♠ K 5 2

♥ A J 7 3

♦ A 8 3

♣ A 7 6



♠ A Q 6

♥ 8 4 2

♦ 7 6 5 2

♣ K Q 3

♠ 9 4 3

♥ K Q 10 9 5

♦ Q 4

♣ 10 5 2

**Deal 11**

South Deals

None Vul

♠ 7 6 5  
♥ J 9  
♦ J 8 5 2  
♣ Q 10 4 2

16  
4 8  
12

♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6



♠ J 10 9 4  
♥ 7 5 3  
♦ A K 9  
♣ A 9 5

♠ K 3  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3

**Deal 12**

West Deals

N-S Vul

♠ 7 5 4  
♥ 5 3  
♦ A 9 5  
♣ J 10 9 8 3

7  
5 19  
9

♠ J 6  
♥ K Q J 10 8 7 6  
♦ 10 6 2  
♣ 4



♠ A 9 2  
♥ A 9 2  
♦ K Q 4  
♣ A Q 7 6

♠ K Q 10 8 3  
♥ 4  
♦ J 8 7 3  
♣ K 5 2

**Deal 13**

North Deals

Both Vul

♠ 9 3  
♥ J 9 5 4  
♦ 8 7 3  
♣ Q 7 4 2

12  
3 12  
13

♠ Q 10 6 2  
♥ K 7 6  
♦ A Q J 9  
♣ 9 5



♠ A K J 8 7 5  
♥ 8 3  
♦ 10 5 2  
♣ A J

♠ 4  
♥ A Q 10 2  
♦ K 6 4  
♣ K 10 8 6 3

**Deal 14**

East Deals

None Vul

♠ K J 7  
♥ A 9 5  
♦ J 10 9 2  
♣ A K 10

7  
16 10  
7

♠ 9 5 4 2  
♥ 7 3  
♦ A 8 4  
♣ Q J 9 6



♠ A 8 3  
♥ Q J 10 6 4 2  
♦ 7 3  
♣ 4 2

♠ Q 10 6  
♥ K 8  
♦ K Q 6 5  
♣ 8 7 5 3

**Deal 15**

South Deals

N-S Vul

♠ J 10 8 7

♥ 6

♦ K J 10 9

♣ J 9 8 4

16  
6 7  
11

♠ K 5 2

♥ A J 7 3

♦ A 8 3

♣ A 7 6



♠ A Q 6

♥ 8 4 2

♦ 7 6 5 2

♣ K Q 3

♠ 9 4 3

♥ K Q 10 9 5

♦ Q 4

♣ 10 5 2

**Deal 16**

West Deals

E-W Vul

♠ 7 6 5  
♥ J 9  
♦ J 8 5 2  
♣ Q 10 4 2

16  
4 8  
12

♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6



♠ J 10 9 4  
♥ 7 5 3  
♦ A K 9  
♣ A 9 5

♠ K 3  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3



**Deal 17**

North Deals

None Vul

♠ 7 5 4  
♥ 5 3  
♦ A 9 5  
♣ J 10 9 8 3

7  
5 19  
9

♠ J 6  
♥ K Q J 10 8 7 6  
♦ 10 6 2  
♣ 4



♠ A 9 2  
♥ A 9 2  
♦ K Q 4  
♣ A Q 7 6

♠ K Q 10 8 3  
♥ 4  
♦ J 8 7 3  
♣ K 5 2

**Deal 18**

East Deals

N-S Vul

♠ 9 3  
♥ J 9 5 4  
♦ 8 7 3  
♣ Q 7 4 2

12  
3 12  
13

♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5



♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

**Deal 19**

South Deals

E-W Vul

♠ K J 7  
♥ A 9 5  
♦ J 10 9 2  
♣ A K 10

7  
16 10  
7

♠ 9 5 4 2  
♥ 7 3  
♦ A 8 4  
♣ Q J 9 6



♠ A 8 3  
♥ Q J 10 6 4 2  
♦ 7 3  
♣ 4 2

♠ Q 10 6  
♥ K 8  
♦ K Q 6 5  
♣ 8 7 5 3

**Deal 20**  
 West Deals  
 Both Vul

♠ J 10 8 7  
 ♥ 6  
 ♦ K J 10 9  
 ♣ J 9 8 4

16  
 6 7  
 11

♠ K 5 2  
 ♥ A J 7 3  
 ♦ A 8 3  
 ♣ A 7 6



♠ A Q 6  
 ♥ 8 4 2  
 ♦ 7 6 5 2  
 ♣ K Q 3

♠ 9 4 3  
 ♥ K Q 10 9 5  
 ♦ Q 4  
 ♣ 10 5 2

**Deal 21**

North Deals

N-S Vul

♠ 7 6 5  
♥ J 9  
♦ J 8 5 2  
♣ Q 10 4 2

16  
4 8  
12

♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6



♠ J 10 9 4  
♥ 7 5 3  
♦ A K 9  
♣ A 9 5

♠ K 3  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3

**Deal 22**

East Deals

E-W Vul

♠ 7 5 4  
♥ 5 3  
♦ A 9 5  
♣ J 10 9 8 3

7  
5 19  
9

♠ J 6  
♥ K Q J 10 8 7 6  
♦ 10 6 2  
♣ 4



♠ K Q 10 8 3  
♥ 4  
♦ J 8 7 3  
♣ K 5 2

♠ A 9 2  
♥ A 9 2  
♦ K Q 4  
♣ A Q 7 6

**Deal 23**

South Deals

Both Vul

♠ 9 3  
♥ J 9 5 4  
♦ 8 7 3  
♣ Q 7 4 2

12  
3 12  
13

♠ Q 10 6 2  
♥ K 7 6  
♦ A Q J 9  
♣ 9 5



♠ A K J 8 7 5  
♥ 8 3  
♦ 10 5 2  
♣ A J

♠ 4  
♥ A Q 10 2  
♦ K 6 4  
♣ K 10 8 6 3

**Deal 24**

West Deals

None Vul

♠ K J 7  
♥ A 9 5  
♦ J 10 9 2  
♣ A K 10

7  
16 10  
7

♠ 9 5 4 2  
♥ 7 3  
♦ A 8 4  
♣ Q J 9 6



♠ A 8 3  
♥ Q J 10 6 4 2  
♦ 7 3  
♣ 4 2

♠ Q 10 6  
♥ K 8  
♦ K Q 6 5  
♣ 8 7 5 3



**Deal 25**

North Deals

E-W Vul

♠ J 10 8 7

♥ 6

♦ K J 10 9

♣ J 9 8 4

16

6 7

11

♠ K 5 2

♥ A J 7 3

♦ A 8 3

♣ A 7 6



♠ A Q 6

♥ 8 4 2

♦ 7 6 5 2

♣ K Q 3

♠ 9 4 3

♥ K Q 10 9 5

♦ Q 4

♣ 10 5 2

**Deal 26**

East Deals

Both Vul

♠ 7 6 5  
♥ J 9  
♦ J 8 5 2  
♣ Q 10 4 2

16  
4 8  
12

♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6



♠ J 10 9 4  
♥ 7 5 3  
♦ A K 9  
♣ A 9 5

♠ K 3  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3

**Deal 27**

South Deals

None Vul

♠ 7 5 4  
♥ 5 3  
♦ A 9 5  
♣ J 10 9 8 3

7  
5 19  
9

♠ J 6  
♥ K Q J 10 8 7 6  
♦ 10 6 2  
♣ 4



♠ A 9 2  
♥ A 9 2  
♦ K Q 4  
♣ A Q 7 6

♠ K Q 10 8 3  
♥ 4  
♦ J 8 7 3  
♣ K 5 2

**Deal 28**  
 West Deals  
 N-S Vul

♠ 9 3  
 ♥ J 9 5 4  
 ♦ 8 7 3  
 ♣ Q 7 4 2

12  
 3 12  
 13

♠ Q 10 6 2  
 ♥ K 7 6  
 ♦ A Q J 9  
 ♣ 9 5



♠ A K J 8 7 5  
 ♥ 8 3  
 ♦ 10 5 2  
 ♣ A J

♠ 4  
 ♥ A Q 10 2  
 ♦ K 6 4  
 ♣ K 10 8 6 3

**Deal 29**

North Deals

Both Vul

♠ K J 7  
♥ A 9 5  
♦ J 10 9 2  
♣ A K 10

7  
16 10  
7

♠ 9 5 4 2  
♥ 7 3  
♦ A 8 4  
♣ Q J 9 6



♠ A 8 3  
♥ Q J 10 6 4 2  
♦ 7 3  
♣ 4 2

♠ Q 10 6  
♥ K 8  
♦ K Q 6 5  
♣ 8 7 5 3

**Deal 30**  
East Deals  
None Vul

♠ J 10 8 7  
♥ 6  
♦ K J 10 9  
♣ J 9 8 4

16  
6 7  
11

♠ K 5 2  
♥ A J 7 3  
♦ A 8 3  
♣ A 7 6



♠ A Q 6  
♥ 8 4 2  
♦ 7 6 5 2  
♣ K Q 3

♠ 9 4 3  
♥ K Q 10 9 5  
♦ Q 4  
♣ 10 5 2

**Deal 31**

South Deals

N-S Vul

♠ 7 6 5  
♥ J 9  
♦ J 8 5 2  
♣ Q 10 4 2

16  
4 8  
12

♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6



♠ J 10 9 4  
♥ 7 5 3  
♦ A K 9  
♣ A 9 5

♠ K 3  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3

**Deal 32**

West Deals

E-W Vul

♠ 7 5 4  
♥ 5 3  
♦ A 9 5  
♣ J 10 9 8 3

7  
5 19  
9

♠ J 6  
♥ K Q J 10 8 7 6  
♦ 10 6 2  
♣ 4



♠ A 9 2  
♥ A 9 2  
♦ K Q 4  
♣ A Q 7 6

♠ K Q 10 8 3  
♥ 4  
♦ J 8 7 3  
♣ K 5 2



**Deal 33**

North Deals

None Vul

♠ 9 3  
♥ J 9 5 4  
♦ 8 7 3  
♣ Q 7 4 2

12  
3 12  
13

♠ Q 10 6 2  
♥ K 7 6  
♦ A Q J 9  
♣ 9 5



♠ A K J 8 7 5  
♥ 8 3  
♦ 10 5 2  
♣ A J

♠ 4  
♥ A Q 10 2  
♦ K 6 4  
♣ K 10 8 6 3

**Deal 34**

East Deals

N-S Vul

♠ K J 7  
♥ A 9 5  
♦ J 10 9 2  
♣ A K 10

7  
16 10  
7

♠ 9 5 4 2  
♥ 7 3  
♦ A 8 4  
♣ Q J 9 6



♠ A 8 3  
♥ Q J 10 6 4 2  
♦ 7 3  
♣ 4 2

♠ Q 10 6  
♥ K 8  
♦ K Q 6 5  
♣ 8 7 5 3

**Deal 35**

South Deals

E-W Vul

♠ J 10 8 7

♥ 6

♦ K J 10 9

♣ J 9 8 4

16  
6 7  
11

♠ K 5 2

♥ A J 7 3

♦ A 8 3

♣ A 7 6



♠ A Q 6

♥ 8 4 2

♦ 7 6 5 2

♣ K Q 3

♠ 9 4 3

♥ K Q 10 9 5

♦ Q 4

♣ 10 5 2