

**Deal 1**

North Deals  
None Vul

♠ Q 10 3  
♥ Q 9 5  
♦ J 9 8 6  
♣ A 7 3

17  
9 5  
9

West

Pass  
Pass

3 NT by North

Lead: ♠ 6

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



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

North

1 NT

3 NT

East

Pass

Pass

South

2 NT

Pass

♠ K J 9 6 4  
♥ J 7 3  
♦ 10 5 2  
♣ 5 2

Partner's 2 NT bid invites you to bid game if you have a maximum hand. Your 17 points is certainly a maximum so you bid 3 NT.

Will you take your ♠ A immediately? or at trick 2? or trick 3?

You need 3 more tricks, and they must come from ♣s. So you must drive out the ♣ A. The problem is that when the defenders win the ♣ A they may also take 4 ♠ tricks.

While you cannot guarantee the contract you can at least give yourself a better chance by holding up your ♠ A on the first trick, and also on West's ♠ continuation. You win the third ♠ with your ♠ A.

Now you drive out the ♣ A. There are four possibilities: East may win the ♣ A and cash two more ♠s, down 1. East may win the ♣ A and cash just one ♠s, you make it. West may win the ♣ A and have a fourth ♠ to lead, you make it. West may win the ♣ A and be out of ♠s, you make it.

If you win the first or second ♠ trick you will fail.

When you attack ♣s, West will win the ♣ A and play a ♠.

Holding up twice can never hurt, and in this case it is the only way to make the contract.

**Deal 2**

South Deals  
None Vul

♠ A Q 3  
♥ K 7 5 3  
♦ 10 8  
♣ K 10 6 2

17  
12 7  
4

West

Pass  
Pass  
2 ♠ by South  
Lead: ♣ 2

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



♠ J 9 8 6 4 2  
♥ 4  
♦ K 6 5 3  
♣ 8 3

North

2 ♥  
Pass

East

Pass  
Pass

South

1 NT  
2 ♠

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

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You say pass.

The contract would be 2 ♠ played by South.

To make North the declarer ROTATE.

North plays 2 ♠. East leads the ♣ 2. West plays the ♣ Q which you take with your ♣ A.

Count losers in the long-trump hand, (dummy this time).

You can make the contract if you just force out their big trumps. But there is another tempting possibility. You could enter dummy with the ♦ K and play the ♥ 4, finessing West for the ♥ K. If the finesse is successful you could then discard dummy's ♣ loser on the ♥ A.

Should you or shouldn't you?

The reward for this play would be an overtrick. The price of failure would be going down in a cold contract. So obviously, at rubber bridge, you would be foolish to take such a risk. Playing Duplicate though, you might consider it. But let's say you decide to play safe.

Win the ♣ A and play a trump. As soon as you get in play another trump. The defenders will no doubt take their ♣ winner when they get in. West will no doubt win one of those high trump tricks, and he MAY lead a ♥ when he gets in. There you will be, trying to decide again whether to finesse . . .

As you see, the ♥ K is in the wrong place this time, but might be right the next time.

Usually you should not risk your contract for the sake of an overtrick.

**Deal 3**

North Deals  
None Vul

♠ A 9 2  
♥ J 10 7 3  
♦ A 6 4  
♣ J 6 3

17  
10 4  
9

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♦	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♠ 7			

♠ K 6 5  
♥ K Q  
♦ K Q 8 2  
♣ A 10 7 4



♠ J 4  
♥ A 9 8 5  
♦ J 10 7 3  
♣ K 8 2

♠ Q 10 8 7 3  
♥ 6 4 2  
♦ 9 5  
♣ Q 9 5

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

The 2 NT bid is invitational, asking you to bid game with a maximum, pass with a minimum. You have 17 points so you bid 3 NT.

You put on dummy's ♠ J, but West wins the ♠ A then continues with the ♠ 9. Do you play your ♠ K now?

You need 3 more tricks, and they must come from ♦s. So you must drive out the ♦ A. The problem is that when the defenders win the ♦ A they may also take 4 ♠ tricks.

This is another case where you should hold up. Allow EW to win the second trick and take your ♠ K only at trick #3.

Now you drive out the ♦ A. If East has it and also started with 5 ♠s you will go down. But if West has the ♦ A you will make the contract no matter how ♠s split.

If you win the second ♠ West will still have a ♠ when he wins the ♦ A.

But if you hold up your ♠ K West will have no ♠ to put his partner in with.

**Deal 4**

South Deals  
None Vul

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

20  
7 6  
7

West

Pass  
Pass  
3 NT by South  
Lead: ♥ 5

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



♠ Q 9  
♥ 8 4 3  
♦ K J 10 8 2  
♣ J 10 4

North

3 NT

East

Pass

♠ A 10 6 2  
♥ Q 10 7 6  
♦ 6 4  
♣ 9 6 3

South

2 NT  
Pass

Even if you wanted to show your ♦ suit how would you do it? If you bid 3 ♦ it would be a transfer and if you bid 4 ♦ you would have bypassed 3 NT, your probable best contract.

But you didn't want to bid them anyway, you just wanted to bid 3 NT, right?

The contract would be 3 NT played by South.

To make North the declarer ROTATE.

East leads ♥ 5, West plays the ♥ Q.

The first thing you need to decide is whether to hold up on the ♥.

First decide the holdup question. East led the ♥ 5 and you can see the ♥ 4, ♥ 3 and ♥ 2. Assuming East led fourth down he must have only a 4-card suit since there are no cards he could have lower than the ♥ 5. With ♥s splitting 4-4 a holdup would do no good, and isn't necessary anyway.

So take the ♥ A. Then what?

You COULD try the ♦ finesse. Even if it loses it would establish several ♦ winners. However, if the defenders win just 1 ♦ trick they will quickly grab their 3 ♥ tricks and their ♠ A and put you down 1.

This is why it is important to make a Plan which includes a Winner count. You need just one additional winner and all you have to do to get it is play a ♠ honor.

When you can see all four hands, including the location of the ♦ Q, it kind of makes you wished you had finessed and gotten all those overtricks.

Good Bridge players like to take tricks, but they are not greedy.