

**Deal 1**

South Deals  
None Vul

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

9  
9 5  
17

West

North

East

South

Pass

2 ♣

Pass

2 ♠

Pass

2 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by South

Lead: ♦ K

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



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

♠ K Q J 5  
♥ K 10  
♦ A 8 3  
♣ A 9 6 4

South is to play 3 NT. West leads the ♦ K.

Winners: ♠=4 ♥=0 ♦=1 ♣=1 Total = 6

You need 3 more winners, and they must come from the ♥ suit. The danger is that when you knock out the ♥ A, West may take too many ♦s. To exhaust East of ♦s you hold-up your ♦ A until the third round.

Next you start on ♥s by playing ♥ K, then overtaking the ♥ T. Assume that East wins the second ♥.

You were fortunate it was East who took the ♥ A, and that he has no ♦ to return. If he plays a ♥ or a ♠ you will win in dummy. If he plays a ♣ you will jump up with the ♣ A and take your winners, 9 in all.

But if you had not held-up your ♦ A even good luck wouldn't have helped you.

**Deal 2**

North Deals

None Vul

♠ K Q J 10 5

♥ J 10

♦ 9 6 2

♣ J 7 6

18  
8 8  
6

♠ A 7 6

♥ A 8 6 5 3

♦ K 5

♣ A K 5



♠ 8 2

♥ K 4

♦ Q J 10 7 3

♣ 9 8 4 3

♠ 9 4 3

♥ Q 9 7 2

♦ A 8 4

♣ Q 10 2

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

South is to play 3 NT. West leads the ♠ K.

Winners: ♠=1 ♥=2 ♦=0 ♣=2 Total = 5

Even if ♥s split 3-3 you could only get 2 extra winners there, so it should be clear that you must establish the ♦s. You will have to drive out the ♦ A and hope they don't win too many ♠s at that time. You can help your chances by a hold-up of the ♠ A until the third round.

Having just taken the third ♠ trick you now work on ♦s by first playing the ♦ K, then continuing the suit. East wins the third one with his ♦ A. And now the good news - he has no ♠ left to reach his partner's good tricks. So East plays the ♥ Q.

At this point in the play you have three tricks in the bank; ♠ A, ♦ K, ♦ Q. You take your ♥ K, cash the two good ♦s, then lead to dummy for the ♣ A K and ♥ A. Voila!

But what if East actually held 4 ♠s? No problem, in that case the ♠s would have split 4-4 so the defenders could only win 3 ♠ tricks and the ♦ A.

The hold-up lets you make the contract whenever East holds the ♦ A. And if West happened to hold the ♦ A??? You go down.

**Deal 3**

North Deals  
None Vul

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

11  
4 10  
15

West

Pass  
Pass  
Pass

3 NT by South  
Lead: ♠ 3

♠ 10 5  
♥ K 8 5 4  
♦ A 10 9 3  
♣ A 6 5



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

North

Pass  
2 ♣  
3 NT

East

Pass  
Pass  
Pass

South

1 NT  
2 ♦  
Pass

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

South is to play 3 NT. West leads the ♠ 3. East wins the first trick with the ♠ A and returns the ♠ 8.

Winners: ♠=1 ♥=2 ♦=1 ♣=3 Total = 7

You can win 3 more ♦ tricks if the finesse works, but even if it doesn't work you can still get the 2 that you need. Of course if East does win the ♦ K it would sure be great if he had no ♠ to lead. So you duck the second ♠ and take your ♠ K when they play a third round.

After winning the ♠ K you are conveniently in your hand, so you play the ♦ Q and let it ride when West plays a low card. Alas, East takes the trick with his ♦ K.

It's too bad the finesse didn't work, but it's not too too bad! Because East is out of

♠s and must lead one of the other suits. You don't care which he leads because you can now win 8 more tricks and make your contract.

And as long as you had held up on the ♠ K until the third round you could ensure that East was out of ♠s if he had started with only 3.

**Deal 4**

South Deals  
None Vul

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

10  
6 9  
15

West

Pass

Pass

3 NT by South

Lead: ♦ K

♠ Q 6  
♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

N  
W E  
S

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

North

3 NT

East

Pass

♠ J 9 3 2

♥ Q 8 3

♦ 10 9 6

♣ A Q 3

South

1 NT

Pass

South is to play 3 NT. West leads the ♦ K.

Winners: ♠=3 ♥=2 ♦=1 ♣=0 Total = 6

You will need some ♣ tricks to make the contract. If West has 5 ♦s and also the ♣ A then you will go down. It doesn't matter if he has the ♣ Q because you can finesse him out of that.

But in the case where East has both the ♣ A Q you need to make sure he has no ♦ when he takes his first trick. So hold up the ♦ A until the third round, everybody following.

Now start on the ♣s. Play your ♣ 9 and let it ride. East wins the ♣ Q and returns a ♠. Good, he didn't have the fourth ♦.

Win with dummy's ♠ Q and force out the

♣ A.

The rest of the tricks are yours, nine in all.

But with this layout you needed to hold up twice.

**Deal 5**

South Deals  
None Vul

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

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



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

12  
5 7  
16

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

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

With his 4-3-3-3 distribution North chooses not to bother with Stayman. South is to play 3 NT. West leads the ♥ 6. East 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 West takes the lead, but you will be in extreme danger if East takes the lead. Since the ♠ finesse has to go into East you should hold up.

East returns the ♥ 9, West takes the ♥ A and clears the suit.

You have lost two tricks so far. Lead the ♠ J and let it ride. East wins their third trick with the ♠ K but has no ♥ to return so he plays a ♦ which you win with your ♦ A.

Play off your 7 winners and give up a ♣ at the end.

So you decide whether to hold up or not based on how you expect to play the hand.