

**Deal 1**

North Deals	♠ J 10 9 4
None Vul	♥ K Q 2
	♦ A K 9
	♣ K 7 6

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



16	♠ A Q 8 2
7 5	♥ 7 5 3
12	♦ Q 6 4
	♣ 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 West you should hold up.

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

You have lost two tricks so far. Lead the ♠ J and let it ride. West 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.

**Deal 2**      ♠ J 10 9 4  
 South Deals      ♥ 7 5 3  
 None Vul      ♦ A K 9  
 ♣ A 9 5

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



12  
8 4  
16  
♠ A Q 8 2  
♥ K Q 2  
♦ Q 6 4  
♣ K 7 6

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

letting it ride to West's ♠ K.

West 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 West 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!

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 West you should not hold up.

You win with your ♥ K, (keeping West in the dark about who holds the ♥ Q), enter dummy with the ♦ A and play the ♠ J,

**Deal 3**

West Deals	♠ A 9 2
None Vul	♥ A 9 2
	♦ K Q 4
	♣ A Q 7 6
♠ J 6	♠ K Q 10 8 3
♥ K Q J 10 8 7 6	N
♦ 10 6 2	W E
♣ 4	S

19	♠ 7 5 4
7 9	♥ 5 3
5	♦ A 9 5
	♣ J 10 9 8 3

West	North	East	South
3 ♥	3 NT	Pass	Pass

Pass  
3 NT by North  
Lead: ♥ 4

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 West 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 West hold the ♥T only to see him next lay down the ♠J.

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

Winners: ♠=1 ♥=1 ♦=3 ♣=1 Total = 6

You may not agree with North'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 East holds the ♣ K and wins your finesse. You may think about holding up on the ♥ A for one round just to make sure East has none if he wins the ♣ K.

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

**Deal 4**  
 East Deals  
 None Vul

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

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

12  
 3 12  
 13

♠ 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

West      North      East      South

	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.