

Board 1

North Deals

None Vul

♠ 9 3 2
♥ A 8 7 3
♦ 9 7 4
♣ J T 2

♠ K Q J 5

♥ K T

♦ A 8 3

♣ A 9 6 4

	N	
W		E
	S	

♠ T 8 4
♥ 6 5 2
♦ K Q J T 5
♣ K 8

♠ A 7 6
♥ Q J 9 4
♦ 6 2
♣ Q 7 5 3

West	North	East	South
Pass	1NT	Pass	2♣
Pass	2♠	Pass	2NT
Pass	3NT	All Pass	

3 NT by North

Baker Holdup 1
North is to play 3NT. East 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, East may take too many ♦s. To exhaust West 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 West wins the second ♥.

You were fortunate it was West 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.

Board 2

West Deals

N-S Vul

♠ A 7 6
♥ A 8 6 5 3
♦ K 5
♣ A K 5

♠ 9 4 3

♥ Q 9 7 2

♦ A 8 4

♣ Q T 2

N
W
E
S

♠ 8 2

♥ K 4

♦ Q J T 7 3

♣ 9 8 4 3

♠ K Q J T 5
♥ J T
♦ 9 6 2
♣ J 7 6

West	North	East	South
1♥	Pass	1NT	Pass
3NT	All Pass		

3NT by West

♥A. Voila!

But what if North 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 North holds the ♦A. And if South happened to hold the ♦A??? You go down.

Baker Holdup 2
East is to play 3NT. South 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. North wins the third one with his ♦A. And now the good news - he has no ♠ left to reach his partner's good tricks. So North 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

Board 3

North Deals

None Vul

♠ Q J 7 3 2

♥ T 7

♦ 6 5

♣ J T 8 2

♠ T 5

♥ K 8 5 4

♦ A T 9 3

♣ A 6 5

	N	
W		E
	S	

♠ A 8 6

♥ Q J 9 2

♦ K 7 4

♣ 9 7 3

 ♠ K 9 4
 ♥ A 6 3
 ♦ Q J 8 2
 ♣ K Q 4

West	North	East	South
	Pass	Pass	1NT
Pass	2♣	Pass	2♦
Pass	3NT	All Pass	

3 NT by North

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.

Baker Holdup 3

South is to play 3NT. 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 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

Board 4

West Deals

Both Vul

♠ A K 7 5
♥ K J 7
♦ A 8 3
♣ 9 8 2

♠ T 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5

	N	
W		E
	S	

♠ Q 6
♥ A T 9
♦ 7 5 2
♣ K J T 6 4

♠ J 9 3 2
♥ Q 8 3
♦ T 9 6
♣ A Q 3

West	North	East	South
1NT	Pass	3NT	All Pass

3 NT by East

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

But with this layout you needed to hold up twice.

Baker Holdup 4
West is to play 3NT. North leads the ♦ K.

Winners: ♠=3 ♥=2 ♦=1 ♣=0 Total = 6

You will need some ♣ tricks to make the contract. If North 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 South 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. South wins the ♣ Q and returns a ♠. Good, he didn't have the fourth ♦.

Win with dummy's ♠ Q and force out the ♣ A.

Board 5

North Deals

N-S Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q T 4

♠ J T 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6


 ♠ A Q 8 2
 ♥ 7 5 3
 ♦ Q 6 4
 ♣ A 9 5

 ♠ 6
 ♥ A T 8 6 4
 ♦ T 7 3
 ♣ J 8 3 2

West	North	East	South
	1NT	Pass	3NT

All Pass

3NT by South

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.

Baker Holdup 5

With his 4-3-3-3 distribution South chooses not to bother with Stayman. North is to play 3NT. 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

Board 6

East Deals

E-W Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2

	N	
W		E
	S	

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3

West	North	East	South
		1NT	Pass
3NT	All Pass		

3NT by West

South 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 South 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!

Baker Holdup 6

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

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

Board 7

South Deals

Both Vul

♠ K Q J 5

♥ K T

♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J T 2



♠ T 8 4

♥ 6 5 2

♦ K Q J T 5

♣ K 8

♠ A 7 6

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

Board 8

West Deals

None Vul

♠ A 7 6

♥ A 8 6 5 3

♦ K 5

♣ A K 5

♠ 9 4 3

♥ Q 9 7 2

♦ A 8 4

♣ Q T 2



♠ 8 2

♥ K 4

♦ Q J T 7 3

♣ 9 8 4 3

♠ K Q J T 5

♥ J T

♦ 9 6 2

♣ J 7 6

Board 9

North Deals

E-W Vul

♠ Q J 7 3 2
♥ T 7
♦ 6 5
♣ J T 8 2

♠ T 5

♥ K 8 5 4

♦ A T 9 3

♣ A 6 5

	N	
	W	E
	S	

♠ A 8 6
♥ Q J 9 2
♦ K 7 4
♣ 9 7 3

♠ K 9 4
♥ A 6 3
♦ Q J 8 2
♣ K Q 4

Board 10

East Deals

Both Vul

♠ T 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2



♠ Q 6

♥ A T 9

♦ 7 5 2

♣ K J T 6 4

♠ J 9 3 2

♥ Q 8 3

♦ T 9 6

♣ A Q 3

Board 12

West Deals

N-S Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2

	N	
W		E
	S	

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3

Board 13

North Deals

Both Vul

♠ K Q J 5

♥ K T

♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J T 2



♠ T 8 4

♥ 6 5 2

♦ K Q J T 5

♣ K 8

♠ A 7 6

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

Board 14

East Deals

None Vul

♠ A 7 6

♥ A 8 6 5 3

♦ K 5

♣ A K 5

♠ 9 4 3

♥ Q 9 7 2

♦ A 8 4

♣ Q T 2



♠ 8 2

♥ K 4

♦ Q J T 7 3

♣ 9 8 4 3

♠ K Q J T 5

♥ J T

♦ 9 6 2

♣ J 7 6

Board 15

South Deals

N-S Vul

♠ Q J 7 3 2

♥ T 7

♦ 6 5

♣ J T 8 2

♠ T 5

♥ K 8 5 4

♦ A T 9 3

♣ A 6 5



♠ A 8 6

♥ Q J 9 2

♦ K 7 4

♣ 9 7 3

♠ K 9 4

♥ A 6 3

♦ Q J 8 2

♣ K Q 4

Board 16

West Deals

E-W Vul

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

♠ T 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5



♠ Q 6

♥ A T 9

♦ 7 5 2

♣ K J T 6 4

♠ J 9 3 2

♥ Q 8 3

♦ T 9 6

♣ A Q 3

Board 17

North Deals

None Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q T 4

♠ J T 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ 6

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

Board 18

East Deals

N-S Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2

	N	
W		E
	S	

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3

Board 19

South Deals

E-W Vul

♠ K Q J 5

♥ K T

♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J T 2



♠ T 8 4

♥ 6 5 2

♦ K Q J T 5

♣ K 8

♠ A 7 6

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

Board 20

West Deals

Both Vul

♠ A 7 6

♥ A 8 6 5 3

♦ K 5

♣ A K 5

♠ 9 4 3

♥ Q 9 7 2

♦ A 8 4

♣ Q T 2



♠ 8 2

♥ K 4

♦ Q J T 7 3

♣ 9 8 4 3

♠ K Q J T 5

♥ J T

♦ 9 6 2

♣ J 7 6

Board 21

North Deals

N-S Vul

♠ Q J 7 3 2
♥ T 7
♦ 6 5
♣ J T 8 2

♠ T 5

♥ K 8 5 4

♦ A T 9 3

♣ A 6 5

	N	
W		E
	S	

♠ A 8 6
♥ Q J 9 2
♦ K 7 4
♣ 9 7 3

♠ K 9 4
♥ A 6 3
♦ Q J 8 2
♣ K Q 4

Board 22

East Deals

E-W Vul

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

♠ T 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5



♠ Q 6

♥ A T 9

♦ 7 5 2

♣ K J T 6 4

♠ J 9 3 2

♥ Q 8 3

♦ T 9 6

♣ A Q 3

Board 23

South Deals

Both Vul

♠ K 7 5 3

心 J 9

♦ J 8 5 2

♦ Q T 4

♠ J T 9 4

♥ K Q 2

◆ A K 9

♦ K76

N

N
W E
S

6

♥ A T 8

◆ T 7 3

♦ J 8 3 2

♠ A Q 8 2

753

◆ 064

♦ A 9 5

Board 24

West Deals

None Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2

	N	
W		E
	S	

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3

Board 25

North Deals

E-W Vul

♠ K Q J 5

♥ K T

♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J T 2



♠ T 8 4

♥ 6 5 2

♦ K Q J T 5

♣ K 8

♠ A 7 6

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

Board 26

East Deals

Both Vul

♠ A 7 6

♥ A 8 6 5 3

♦ K 5

♣ A K 5

♠ 9 4 3

♥ Q 9 7 2

♦ A 8 4

♣ Q T 2



♠ 8 2

♥ K 4

♦ Q J T 7 3

♣ 9 8 4 3

♠ K Q J T 5

♥ J T

♦ 9 6 2

♣ J 7 6

Board 27

South Deals

None Vul

♠ Q J 7 3 2
♥ T 7
♦ 6 5
♣ J T 8 2

♠ T 5

♥ K 8 5 4

♦ A T 9 3

♣ A 6 5

	N	
W		E
	S	

♠ A 8 6
♥ Q J 9 2
♦ K 7 4
♣ 9 7 3

♠ K 9 4
♥ A 6 3
♦ Q J 8 2
♣ K Q 4

Board 28

West Deals

N-S Vul

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

♠ T 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5



♠ Q 6

♥ A T 9

♦ 7 5 2

♣ K J T 6 4

♠ J 9 3 2

♥ Q 8 3

♦ T 9 6

♣ A Q 3

Board 29

North Deals

Both Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q T 4

♠ J T 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ 6

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

Board 30

East Deals

None Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2

	N	
W		E
	S	

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3

Board 31

South Deals

N-S Vul

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J T 2

♠ K Q J 5

♥ K T

♦ A 8 3

♣ A 9 6 4



♠ T 8 4

♥ 6 5 2

♦ K Q J T 5

♣ K 8

♠ A 7 6

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

Board 32

West Deals

E-W Vul

♠ A 7 6

♥ A 8 6 5 3

♦ K 5

♣ A K 5

♠ 9 4 3

♥ Q 9 7 2

♦ A 8 4

♣ Q T 2



♠ 8 2

♥ K 4

♦ Q J T 7 3

♣ 9 8 4 3

♠ K Q J T 5

♥ J T

♦ 9 6 2

♣ J 7 6

Board 33

North Deals

None Vul

♠ Q J 7 3 2
♥ T 7
♦ 6 5
♣ J T 8 2

♠ T 5

♥ K 8 5 4

♦ A T 9 3

♣ A 6 5

	N	
W		E
	S	

♠ A 8 6
♥ Q J 9 2
♦ K 7 4
♣ 9 7 3

♠ K 9 4
♥ A 6 3
♦ Q J 8 2
♣ K Q 4

Board 34

East Deals

N-S Vul

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

♠ T 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5



♠ Q 6

♥ A T 9

♦ 7 5 2

♣ K J T 6 4

♠ J 9 3 2

♥ Q 8 3

♦ T 9 6

♣ A Q 3

Board 35

South Deals

E-W Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q T 4

♠ J T 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ 6

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

Board 36

West Deals

Both Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2

	N	
W		E
	S	

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

♥ A T 8 6 4

♦ T 7 3

♣ J 8 3