

Deal 1

North Deals
None Vul

♠ 9 3 2
♥ A 8 7 3
♦ 9 7 4
♣ J 10 2

17
5 9
9

West

Pass

Pass

Pass

3 NT by North

Lead: ♦ K

♠ K Q J 5
♥ K 10
♦ A 8 3
♣ A 9 6 4



♠ A 7 6
♥ Q J 9 4
♦ 6 2
♣ Q 7 5 3

North

1 NT

2 ♠

3 NT

East

Pass

Pass

Pass

South

2 ♣

2 NT

Pass

♠ 10 8 4
♥ 6 5 2
♦ K Q J 10 5
♣ K 8

North is to play 3 NT. 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.

Deal 2

West Deals
None Vul

♠ A 7 6
♥ A 8 6 5 3
♦ K 5
♣ A K 5

8
18 6
8

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

♠ 9 4 3
♥ Q 9 7 2
♦ A 8 4
♣ Q 10 2



♠ 8 2
♥ K 4
♦ Q J 10 7 3
♣ 9 8 4 3

♠ K Q J 10 5
♥ J 10
♦ 9 6 2
♣ J 7 6

East is to play 3 NT. 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 ♥ 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.

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

West Deals
None Vul

♠ A K 7 5
♥ K J 7
♦ A 8 3
♣ 9 8 2

6
15 10
9

West
1 NT
Pass
3 NT by West
Lead: ♦ K

♠ 10 8 4
♥ 6 5 4 2
♦ K Q J 4
♣ 7 5



♠ J 9 3 2
♥ Q 8 3
♦ 10 9 6
♣ A Q 3

North
Pass
Pass

♠ Q 6
♥ A 10 9
♦ 7 5 2
♣ K J 10 6 4

East
3 NT

South
Pass

West is to play 3 NT. 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.

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

But with this layout you needed to hold up twice.

Deal 5

North Deals
None Vul

♠ K 7 5 3
♥ J 9
♦ J 8 5 2
♣ Q 10 4

16
7 5
12

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

♠ J 10 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 10 8 6 4
♦ 10 7 3
♣ J 8 3 2

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 6

East Deals
None Vul

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

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

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2



♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3

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

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!

Deal 7
 East Deals
 None Vul

♠ 7 5 4
 ♥ 5 3
 ♦ A 9 5
 ♣ J 10 9 8 3

♠ K Q 10 8 3
 ♥ 4
 ♦ J 8 7 3
 ♣ K 5 2

♠ 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

5
 9 7
 19

West	North	East	South
Pass	Pass	3 ♥	3 NT
3 NT by South			
Lead: ♥ 4			

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

Winners: ♠=1 ♥=1 ♦=3 ♣=1 Total = 6

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

That would be a mistake. It is almost certain that East has a 7-card ♥ suit for his preemptive opening. This is confirmed by West'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 East 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 East hold the ♥ T only to see him next lay down the ♠ J.

Deal 8

South Deals ♠ 9 3
 None Vul ♥ J 9 5 4
 ♦ 8 7 3
 ♣ Q 7 4 2

♠ A K J 8 7 5
 ♥ 8 3
 ♦ 10 5 2
 ♣ A J



♠ Q 10 6 2
 ♥ K 7 6
 ♦ A Q J 9
 ♣ 9 5

3
 13 12
 12

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

West North East South

1 ♣ Pass 2 ♣ 1 ♣
 4 ♣ Pass Pass Pass
 4 ♣ by West

Lead: ♣ 2

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

Losers: ♠=0 ♥=2 ♦=1 ♣=1 Total = 4

You have one loser too many. If North holds either the ♥ A or the ♦ K this will be an easy contract, but South opened the bidding so he probably has most of the high cards. It does look like North holds the ♣ Q based on his low lead and South'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 North gain the lead since North is the defender who can lead

through dummy's ♥ K. And the only card that North 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 South 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.

South 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 South would have won your later ♦ finesse, put his partner on lead with the ♣ Q and then swallowed up your ♥ K.

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

Deal 9

West Deals

None Vul

♠ K J 7

♥ A 9 5

♦ J 10 9 2

♣ A K 10

♠ A 8 3

♥ Q J 10 6 4 2

♦ 7 3

♣ 4 2



♠ 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

16

7 7

10

West

North

East

South

2 ♥

2 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by North

Lead: ♥ 7

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

Winners: ♠=0 ♥=2 ♦=0 ♣=2 Total = 4

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

If you knew which Ace West 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 West have the first ♥ and win the next ♥ in dummy.

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

East 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 West with the ♠ A.

West glares at you, (because you still have the ♥ A), and plays another ♥ to your Ace. You take your 3 tricks and let East 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 East held.

Deal 10

East Deals

None Vul

♠ A Q 6
 ♥ 8 4 2
 ♦ 7 6 5 2
 ♣ K Q 3

6
 11 16
 7

West

3 NT

3 NT by East

Lead: ♥ K

♠ J 10 8 7

♥ 6

♦ K J 10 9

♣ J 9 8 4

N
 W E
 S

♠ 9 4 3

♥ K Q 10 9 5

♦ Q 4

♣ 10 5 2

North

Pass

East

1 NT

Pass

South

Pass

Pass

East is to play 3 NT. South leads the ♥ K.
 North 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 South 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 South has led from ♥ K Q T 9 5 and North has played his singleton ♥ 6. If South realizes that North 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 South may think that North 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 11

South Deals
None Vul

♠ A K J 5
♥ J 10 9 8
♦ 9 6 4
♣ 10 3

10
9 6
15

West

♠ 9 6 2
♥ Q 5
♦ Q 10 5
♣ A Q 9 7 4



♠ Q 8 4
♥ A 7 2
♦ A J 8
♣ K J 8 6

North

East

South

1 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by South

Lead: ♥ J

South is to play 3 NT. West leads the ♥ J. You try dummy's ♥ Q but East plays the ♥ K.

Winners: ♠=0 ♥=1 ♦=1 ♣=5 Total = 7

Things do not look good. You have only one ♥ stopper, the ♠ suit is wide open, and you have to have the ♦ finesse to get the two extra winners you need.

First problem: Do you hold up the ♥ A or not?

No, don't hold up. If you do they might take 4 ♠ tricks immediately, then go back to ♥s. Since your only hope of making this contract is the ♦ finesse you should grab the ♥ A, play 5 rounds of ♣s then finesse for the ♦ K.

to see if you made the contract. Or not.

Deal 12

West Deals
None Vul

♠ A K 5
♥ A 7 2
♦ A Q 6 5
♣ K J 6

6
21 6
7

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

♠ 9 6 3

♥ K J 9 6 3

♦ 8 4 2

♣ Q 9



♠ J 10 8 2

♥ Q 10 4

♦ 9 7

♣ A 10 8 3

♠ Q 7 4

♥ 8 5

♦ K J 10 3

♣ 7 5 4 2

West is to play 3 NT. North leads the ♥ 6.
South plays the ♥ Q.

Make a Plan, then .

Winners: ♠=3 ♥=1 ♦=4 ♣=0 Total = 8

Needing only one more winner you decide to hold up on the first ♥ and also the ♥ continuation. You take your ♥ A on the third round, North having used the ♥ 3 to drive out your ♥ A.

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You need one trick from the ♣ suit, so you win 4 ♦ tricks, then the ♠ A, ♠ Q, putting you in dummy. Next you play a ♣ from dummy, and when South plays low you put on . . . which ♣?

You need one trick from the ♣ suit, so you win 4 ♦ tricks, then the ♠ A, ♠ Q, putting you in dummy. Next you play a ♣ from dummy, and when South plays low you put on . . . which ♣?

This is not a guess. If North has the ♣ A he will get the lead and when he does he will set you with 2 more ♥ tricks. So you assume that South has the ♣ A and play your ♣ K.

to see if your smart play is rewarded.

But it's not enough to just be smart enough to hold up, you must also be able to figure out how to make the best plays later as well.

Deal 13

North Deals
None Vul

♠ 7 4
♥ 9 6 5
♦ K 9 6 2
♣ Q J 10 9

16
6 10
8

West

Pass

Pass

4 ♠ by North

Lead: ♦ Q

♠ A J 10 8 5 2

♥ K J 4

♦ A 8

♣ K 6



♠ Q 9 3

♥ A Q 10 2

♦ 7 5 3

♣ 7 5 4

North

1 ♠

4 ♠

East

Pass

Pass

South

2 ♠

Pass

♠ K 6

♥ 8 7 3

♦ Q J 10 4

♣ A 8 3 2

North is to play 4 ♠. East leads the ♦ Q.
West plays the ♦ 9.

Make a Plan, then .

Losers: ♠=1 ♥=0 ♦=1 ♣=2 Total = 4

On the plus side dummy has an extra ♥ winner on which you could discard a loser from your hand. The danger is that when you take the trump finesse, East might win the ♠ K and put his partner in the lead with the ♦ K for a ♣ play through your ♣ K.

To prevent that from happening all you have to do is hold up on the first ♦. You have to lose one trick in the suit no matter what, so lose it right now to East, the Safe Hand. East continues with another ♦ which you win.

You go over to dummy with a ♥ and play the ♠ Q, letting it ride. East wins with his ♠ K, but cannot play ♣s from his side of the table without handing you a trick. Whatever else he plays you win, pull trumps, and discard a ♣ loser on dummy's fourth ♥.

At suit contracts the most common reason for a hold-up is to keep the Danger Hand from getting the lead.

Deal 14

East Deals

None Vul

♠ K Q 9
 ♥ A 3 2
 ♦ 7 5 3
 ♣ Q 9 5 4

6
 11 15
 8

West

3 NT

3 NT by East

Lead: ♥ K

♠ J 10 5 2

♥ 9 6

♦ A J 6 2

♣ 10 8 3



♠ 7 6 3

♥ K Q 10 8 5

♦ K 10 9

♣ 7 2

North

Pass

East

1 NT

Pass

South

Pass

Pass

East is to play 3 NT. South leads the ♥ K.

Winners: ♠=3 ♥=1 ♦=0 ♣=4 Total = 8

Unless there is a miracle in the ♦s, (or a defensive error), you can't get a trick in that suit. But you have a chance for a second ♥ trick.

It's the Bath Coup again, just dressed up a little differently.

Let South hold the first trick, playing the ♥ 7 from your hand to conceal the ♥ 4 in the hope that South will continue the suit. If he does you have your ninth trick - if he doesn't, good luck.

Deal 15

South Deals

None Vul

♠ K J 8 7 2

♥ 10 7 5

♦ 10 9 4

♣ A 5

10
8 6
16

♠ A 6

♥ 6 3 2

♦ K 5 3

♣ Q J 10 9 4

	N	
W		E
	S	

♠ 10 9 5 3

♥ A K 4

♦ A Q 7

♣ K 6 3

♠ Q 4

♥ Q J 9 8

♦ J 8 6 2

♣ 8 7 2

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
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			1 NT
--	--	--	------

Pass	3 NT	Pass	Pass
------	------	------	------

Pass

3 NT by South

Lead: ♠ 7

South is to play 3 NT. West leads the ♠ 7.

Winners: ♠=1 ♥=2 ♦=3 ♣=0 Total = 6

It's pretty clear that your extra tricks are going to have to come from the ♣ suit. The danger here is that West may have a 5-card ♠ suit that he can establish and the ♣ A as an entry. So what is the best approach, hold up or not hold up?

To answer that question you must think about West's lead. Since he did not lead the ♠ K you know he doesn't have a suit headed by K Q J. So you can visualize East sitting there with a doubleton honor in ♠s. It might be ♠ K x, ♠ Q x or ♠ J x, but it is surely one of those three.

Think what East will do if you duck in dummy. He will play his honor, win the

trick, and clear the suit by leading his small x. If West can get in with the ♣ A he will run the ♠s.

But what will East do if you play dummy's ♠ A? If he plays his small one the ♠ suit will block. If he unblocks his honor card then your ♠ T 9 5 3 will provide a second stopper in the suit. So you go up with dummy's ♠ A and guarantee the contract.

Of course from now on you will recognize it.