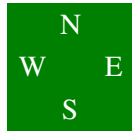


Board 1
North Deals
None Vul

♠ 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



♠ 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			

3 NT 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 2

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

West	North	East	South
3NT	All Pass	1NT	Pass

3 NT by West

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.

South cannot play ♥s without setting up your ♥Q so

Board 3

East Deals

None Vul

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3

	N	
W		E
	S	

♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

West

North

East

South

3♥

3NT

All Pass

3NT by South

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.

Baker Holdup 7

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

Winners: ♠=1 ♥=1 ♦=3 ♣=1 Total = 6

You may not agree with South's 3NT 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

Board 4

South Deals

Both Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

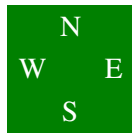
♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 3

♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

West

North

East

South

1 ♠

Pass

2 ♣

Pass

4 ♠

All Pass

4 ♠ by West

Baker Holdup 8

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.

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



♠ 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 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

Board 7

South Deals

Both Vul

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 8

West Deals

None Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 3

Board 9

North 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



♠ 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

Board 10

East Deals

Both Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

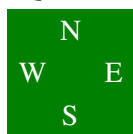
♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2



♠ 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 11

South Deals

None Vul

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 12

West Deals

N-S Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 3

Board 13

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



♠ 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

Board 14

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



♠ 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 15

South Deals

N-S Vul

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 16

West Deals

E-W Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 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



♠ 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 T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 20

West Deals

Both Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 3

Board 21

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



♠ 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 22

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



♠ 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 23

South Deals

Both Vul

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 24

West Deals

None Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 3

Board 25

North 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 26

East Deals

Both Vul

♠ J T 9 4

♥ 7 5 3

♦ A K 9

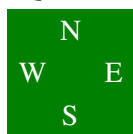
♣ A 9 5

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q T 4 2



♠ 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 27

South Deals

None Vul

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 28

West Deals

N-S Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 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



♠ 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

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



♠ 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

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 32

West Deals

E-W Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 3

Board 33

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 34

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



♠ 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 35

South Deals

E-W Vul

♠ K Q T 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J T 9 8 3



♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

Board 36

West Deals

Both Vul

♠ A K J 8 7 5

♥ 8 3

♦ T 5 2

♣ A J

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q T 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q T 2

♦ K 6 4

♣ K T 8 6 3