

Deal 1

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

♠ K 7 5 3
♥ J 9
♦ J 8 5 2
♣ Q 10 4

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			

 N S E W	♠ 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 2

East Deals	♠ 7 6 5		
None Vul	♥ J 9		
	♦ J 8 5 2		
	♣ Q 10 4 2		
♠ J 10 9 4	♠ A Q 8 2		
♥ 7 5 3	♥ K Q 2		
♦ A K 9	♦ Q 6 4		
♣ A 9 5	♣ K 7 6		
	♠ K 3		
4	♥ A 10 8 6 4		
12 16	♦ 10 7 3		
8	♣ J 8 3		
West	North	East	South
3 NT	Pass	1 NT	Pass
3 NT by East			
Lead: ♥ 6			

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 3

East Deals

None Vul

♠ K Q 10 8 3**♥ 4****♦ J 8 7 3****♣ K 5 2****5
9
19****♠ 7 5 4****♥ 5 3****♦ A 9 5****♣ J 10 9 8 3****♠ 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****West****North****East****South**

Pass

Pass

Pass

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 4

South Deals	♠ 9 3
None Vul	♥ J 9 5 4
	♦ 8 7 3
	♣ Q 7 4 2
♠ A K J 8 7 5	♠ Q 10 6 2
♥ 8 3	♥ K 7 6
♦ 10 5 2	♦ A Q J 9
♣ A J	♣ 9 5

$\begin{matrix} 3 \\ 13 \quad 12 \\ 12 \end{matrix}$	$\begin{matrix} ♠ 4 \\ ♥ A Q 10 2 \\ ♦ K 6 4 \\ ♣ K 10 8 6 3 \end{matrix}$
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West	North	East	South
1 ♠	Pass	2 ♣	Pass
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.