

**Deal 1**

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

♠ 9 3 2
♥ A 8 7 3
♦ 9 7 4
♣ J 10 2

17	♠ A 7 6
5 9	♥ Q J 9 4
9	♦ 6 2

♣ Q 7 5 3
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West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♠	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♦ K			

N	♠ 10 8 4
W	♥ 6 5 2
S	♦ K Q J 10 5
E	♣ 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	♠ 9 4 3
None Vul	♥ Q 9 7 2
	♦ A 8 4
	♣ Q 10 2
♠ A 7 6	♠ 8 2
♥ A 8 6 5 3	♥ K 4
♦ K 5	♦ Q J 10 7 3
♣ A K 5	♣ 9 8 4 3
8	♠ K Q J 10 5
18 6	♥ J 10
8	♦ 9 6 2
	♣ J 7 6

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

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

11	♠ K 9 4
4 10	♥ A 6 3
15	♦ Q J 8 2
	♣ K Q 4

West	North	East	South
Pass	Pass	Pass	1 NT
Pass	2 ♣	Pass	2 ♦
Pass	3 NT	Pass	Pass
3 NT by South			
Lead: ♠ 3			

N	W	E	S
♠ 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

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



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

*West*      *North*      *East*      *South*  
 1 NT      Pass      3 NT      Pass  
 Pass      Pass

3 NT by West

Lead: ♦ K

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.

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 ♦.

**Deal 5**North Deals  
None Vul

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

**16**  
 7 5  
**12**

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by North			
Lead: ♥ 6			

N	E
W	S
♠ 6	♥ A 10 8 6 4
♦ 10 7 3	♣ J 8 3 2

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

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  
E-W Vul

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

♠ 9 3 2  
♥ A 8 7 3  
♦ 9 7 4  
♣ J 10 2

N  
W E  
S

♠ 10 8 4  
♥ 6 5 2  
♦ K Q J 10 5  
♣ K 8

17  
5 9  
9  
♠ A 7 6  
♥ Q J 9 4  
♦ 6 2  
♣ Q 7 5 3

**Deal 7**

South Deals  
Both Vul

♠ A 7 6  
♥ A 8 6 5 3  
♦ K 5  
♣ A K 5

8

18 6  
8

♠ K Q J 10 5

♥ J 10

♦ 9 6 2

♣ J 7 6

N  
W E  
S

♠ 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

**Deal 8**

West Deals  
None Vul

♠ Q J 7 3 2  
♥ 10 7  
♦ 6 5  
♣ J 10 8 2



♠ 10 5  
♥ K 8 5 4  
♦ A 10 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

**11**  
**4 10**  
**15**

**Deal 9**      ♠ 10 8 4  
North Deals    ♥ 6 5 4 2  
E-W Vul        ♦ K Q J 4  
                  ♣ 7 5  
  
♠ A K 7 5      ♠ Q 6  
♥ K J 7        ♥ A 10 9  
♦ A 8 3        ♦ 7 5 2  
♣ 9 8 2        ♣ K J 10 6 4  
  
       6  
15 10  
9  
  
♠ J 9 3 2  
♥ Q 8 3  
♦ 10 9 6  
♣ A Q 3

N  
W E  
S

**Deal 10**

East Deals

Both Vul

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

N  
W E  
S

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

**16**  
7 5  
**12**

**Deal 11**      ♠ K Q J 5  
South Deals      ♥ K 10  
None Vul      ♦ A 8 3  
                    ♣ A 9 6 4

♠ 9 3 2  
♥ A 8 7 3  
♦ 9 7 4  
♣ J 10 2

N  
W     E  
S

♠ 10 8 4  
♥ 6 5 2  
♦ K Q J 10 5  
♣ K 8

17  
5     9  
9  
      ♣ Q 7 5 3

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

**Deal 12**

West Deals  
N-S Vul  
  
♠ A 7 6  
♥ A 8 6 5 3  
♦ K 5  
♣ A K 5

8  
18 6  
8

♠ 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



**Deal 13**

North Deals	♠ 10 5
Both Vul	♥ K 8 5 4
	♦ A 10 9 3
	♣ A 6 5
♠ Q J 7 3 2	♠ A 8 6
♥ 10 7	♥ Q J 9 2
♦ 6 5	♦ K 7 4
♣ J 10 8 2	♣ 9 7 3
	♠ K 9 4
11 4 10 15	♥ A 6 3
	♦ Q J 8 2
	♣ K Q 4



**Deal 14**

East Deals

None Vul

♠ 10 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

N  
W E  
S

♠ Q 6

♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

6  
15 10  
9

♠ J 9 3 2

♥ Q 8 3

♦ 10 9 6

♣ A Q 3

**Deal 15**

South Deals

N-S Vul

♦ A K 9

♣ K 7 6

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4



♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

**16**  
7 5  
**12**

**Deal 16**      ♠ K Q J 5  
West Deals      ♥ K 10  
E-W Vul      ♦ A 8 3  
                  ♣ A 9 6 4

♠ 9 3 2  
♥ A 8 7 3  
♦ 9 7 4  
♣ J 10 2

<sup>17</sup>  
5    9

N  
W    E  
S

♠ 10 8 4  
♥ 6 5 2  
♦ K Q J 10 5  
♣ K 8

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

**Deal 17**

North 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 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

**Deal 18**

East Deals

N-S Vul

♠ 10 5

♥ K 8 5 4

♦ A 10 9 3

♣ A 6 5

♠ Q J 7 3 2

♥ 10 7

♦ 6 5

♣ J 10 8 2



♠ 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

**11**  
**4 10**  
**15**

**Deal 19**      ♠ 10 8 4  
South Deals    ♥ 6 5 4 2  
E-W Vul        ♦ K Q J 4  
                  ♣ 7 5  
  
♠ A K 7 5      ♠ Q 6  
♥ K J 7        ♥ A 10 9  
♦ A 8 3        ♦ 7 5 2  
♣ 9 8 2        ♣ K J 10 6 4  
  
       6  
15 10  
9  
  
♠ J 9 3 2  
♥ Q 8 3  
♦ 10 9 6  
♣ A Q 3

N  
W E  
S

**Deal 20**

West Deals

Both Vul

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

N  
W E  
S

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

**16**  
**7 5**  
**12**

**Deal 21**      ♠ K Q J 5

North Deals      ♥ K 10

N-S Vul      ♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J 10 2

N  
W     E  
S

♠ 10 8 4

♥ 6 5 2

♦ K Q J 10 5

♣ K 8

♠ A 7 6

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

<sup>17</sup>  
5     9

**Deal 22**

East Deals  
E-W Vul  
  
♠ A 7 6  
♥ A 8 6 5 3  
♦ K 5  
♣ A K 5

8  
18 6  
8

♠ 9 4 3  
♥ Q 9 7 2  
♦ A 8 4  
♣ Q 10 2  
  
N  
W E  
S  
  
♠ 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

**Deal 23**

South Deals	♠ 10 5
Both Vul	♥ K 8 5 4
	♦ A 10 9 3
	♣ A 6 5
♠ Q J 7 3 2	♠ A 8 6
♥ 10 7	♥ Q J 9 2
♦ 6 5	♦ K 7 4
♣ J 10 8 2	♣ 9 7 3
	♠ K 9 4
4 11 15 10	♥ A 6 3
	♦ Q J 8 2
	♣ K Q 4

N  
W E  
S

**Deal 24**

West Deals

None Vul

♠ 10 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

N  
W E  
S

♠ Q 6

♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

6  
15 10  
9♠ J 9 3 2  
♥ Q 8 3  
♦ 10 9 6  
♣ A Q 3

**Deal 25**

North Deals

E-W Vul

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

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

**16**  
**7 5**  
**12**



♠ 6  
♥ A 10 8 6 4  
♦ 10 7 3  
♣ J 8 3 2

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

**Deal 26**

East Deals

Both Vul

♠ K Q J 5

♥ K 10

♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J 10 2

W N E S

♠ 10 8 4

♥ 6 5 2

♦ K Q J 10 5

♣ K 8

17  
5 9♠ A 7 6  
♥ Q J 9 4  
♦ 6 2  
♣ Q 7 5 3

**Deal 27**

South 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 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

**Deal 28**

West Deals  
N-S Vul  
  
♠ Q J 7 3 2      ♠ 10 5  
♥ 10 7      ♥ K 8 5 4  
♦ 6 5      ♦ A 10 9 3  
♣ J 10 8 2      ♣ A 6 5



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

11  
4 10  
15  
♠ K 9 4  
♥ A 6 3  
♦ Q J 8 2  
♣ K Q 4

**Deal 29**      ♠ 10 8 4  
North Deals    ♥ 6 5 4 2  
Both Vul        ♦ K Q J 4  
                  ♣ 7 5  
  
♠ A K 7 5      ♠ Q 6  
♥ K J 7        ♥ A 10 9  
♦ A 8 3        ♦ 7 5 2  
♣ 9 8 2        ♣ K J 10 6 4  
  
       6  
15 10  
9  
  
♠ J 9 3 2  
♥ Q 8 3  
♦ 10 9 6  
♣ A Q 3

N  
W E  
S

**Deal 30**

East Deals

None Vul

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

N  
W E  
S

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

**16**  
7 5  
**12**

**Deal 31**      ♠ K Q J 5  
South Deals      ♥ K 10  
N-S Vul      ♦ A 8 3  
                    ♣ A 9 6 4

♠ 9 3 2  
♥ A 8 7 3  
♦ 9 7 4  
♣ J 10 2

N  
W     E  
S

♠ 10 8 4  
♥ 6 5 2  
♦ K Q J 10 5  
♣ K 8

17  
5     9  
9  
      ♣ Q 7 5 3

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

**Deal 32**

West Deals

E-W Vul

♠ 9 4 3  
♥ Q 9 7 2  
♦ A 8 4  
♣ Q 10 2

♠ A 7 6  
♥ A 8 6 5 3  
♦ K 5  
♣ A K 5

8  
**18** 6  
8

N  
W E  
S

♠ 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

**Deal 33**

North Deals	♠ 10 5
None Vul	♥ K 8 5 4
	♦ A 10 9 3
	♣ A 6 5
♠ Q J 7 3 2	♠ A 8 6
♥ 10 7	♥ Q J 9 2
♦ 6 5	♦ K 7 4
♣ J 10 8 2	♣ 9 7 3
	♠ K 9 4
11 4 10 15	♥ A 6 3
	♦ Q J 8 2
	♣ K Q 4



**Deal 34**

East Deals

N-S Vul

♠ 10 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

N  
W E  
S

♠ Q 6

♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

6  
15 10  
9

♠ J 9 3 2

♥ Q 8 3

♦ 10 9 6

♣ A Q 3

**Deal 35**

South Deals

E-W Vul

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

N  
W E  
S

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

**16**  
**7 5**  
**12**