

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
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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	♠ 7 6 5		
East Deals	♥ J 9		
None Vul	♦ 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
		1 NT	Pass
3 NT	Pass	Pass	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 **♥**

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.

Deal 5North Deals
N-S 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



♠ 6
♥ A 10 8 6 4
♦ 10 7 3
♣ J 8 3 2

16
7 5
12

♠ A Q 8 2
♥ 7 5 3
♦ Q 6 4
♣ A 9 5

Deal 6

East Deals

E-W Vul

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

N
W E
S

♠ 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

Deal 7

South Deals

Both 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

Deal 8

West 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

N
W E
S

3	4
13	12
12	

♠ 4
♥ A Q 10 2
♦ K 6 4
♣ K 10 8 6 3

Deal 9

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



♠ 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 10

East Deals

Both Vul

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2

♠ J 10 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

N
W E
S

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

4
12 16
8

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3

Deal 11

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

N
W E
S

Deal 12

West Deals	♠ 9 3
N-S 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
	♠ 4
13 3 12	♥ A Q 10 2
	♦ K 6 4
	♣ K 10 8 6 3

N
W E
S

Deal 13

North 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

W N 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 14

East Deals

None Vul

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

N
W E
S

♠ 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

Deal 15

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



Deal 16

West Deals	♠ 9 3
E-W 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
	♠ 4
13 3 12	♥ A Q 10 2
	♦ K 6 4
	♣ K 10 8 6 3

N
W E
S

3
13 12

Deal 17

North 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



♠ 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 18

East Deals

N-S Vul

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

N
W E
S

♠ 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

Deal 19

South Deals

E-W 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

Deal 20

West Deals	♠ 9 3
Both 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
	♠ 4
13 3 12	♥ A Q 10 2
	♦ K 6 4
	♣ K 10 8 6 3

N
W E
S

Deal 21

North Deals

N-S 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

W N 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 22

East Deals

E-W Vul

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2

♠ J 10 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

N
W E
S

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

♠ K 3

4
12 16

8

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3

Deal 23

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

N
W E
S

Deal 24

West 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
	♠ 4
3 13 12	♥ A Q 10 2
	♦ K 6 4
	♣ K 10 8 6 3

N
W E
S

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

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

N
W E
S

♠ 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

Deal 27

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



Deal 28

West Deals	♠ 9 3
N-S 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
	♠ 4
13 3 12	♥ A Q 10 2
	♦ K 6 4
	♣ K 10 8 6 3

N
W E
S

Deal 29 ♠ J 10 9 4

North Deals ♥ K Q 2

Both Vul ♦ 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 30

East Deals

None Vul

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

N
W E
S

♠ 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

Deal 31

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



Deal 32

West Deals	♠ 9 3
E-W 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
	♠ 4
13 3 12	♥ A Q 10 2
	♦ K 6 4
	♣ K 10 8 6 3

N
W E
S

Deal 33

North 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



♠ 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 34

East Deals

N-S Vul

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

N
W E
S

♠ 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

Deal 35

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

N
W E
S

Deal 36

West Deals	♠ 9 3
Both 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
	♠ 4
13 3 12	♥ A Q 10 2
	♦ K 6 4
	♣ K 10 8 6 3

N
W E
S