

**Deal 1**

North Deals  
None Vul

♠ 10 7 3  
♥ K 6 4 3  
♦ K 7 3 2  
♣ 5 2

15  
6 9  
10

West

Pass

3 NT by North

Lead: ♥ J

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



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

North

1 NT

Pass

East

Pass

Pass

South

3 NT

North is to play 3 NT. East leads the ♥ J. You try dummy's ♥ Q but West 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 2**

East Deals  
None Vul

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

7  
6 21  
6

West

3 NT  
3 NT by East  
Lead: ♥ 6

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



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

North

Pass

East

2 NT  
Pass

South

Pass  
Pass

East is to play 3 NT. South leads the ♥ 6.  
North 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, South 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 North 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 North plays low you put on . . . which ♣?

This is not a guess. If South has the ♣ A he will get the lead and when he does he will set you with 2 more ♥ tricks. So you assume that North 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 3**

South Deals  
None Vul

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

8  
10 6  
16

♠ Q 9 3  
♥ A Q 10 2  
♦ 7 5 3  
♣ 7 5 4



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

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

West North East South

Pass 2 ♠ Pass 1 ♠

Pass Pass Pass 4 ♠

4 ♠ by South

Lead: ♦ Q

South is to play 4 ♠. West leads the ♦ Q.  
East 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, West 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 West, the Safe Hand. West continues with another ♦ which you win.

You go over to dummy with a ♥ and play the ♠ Q, letting it ride. West 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 4**

West Deals  
None Vul

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

8  
15 11  
6

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

♠ 7 6 3  
♥ K Q 10 8 5  
♦ K 10 9  
♣ 7 2



♠ J 10 5 2  
♥ 9 6  
♦ A J 6 2  
♣ 10 8 3

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

West is to play 3 NT. North 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 North hold the first trick, playing the ♥ 7 from your hand to conceal the ♥ 4 in the hope that North will continue the suit. If he does you have your ninth trick - if he doesn't, good luck.

**Deal 5**

North Deals  
None Vul

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

16  
6 8  
10

West

Pass

3 NT by North

Lead: ♠ 7

♠ 10 9 5 3

♥ A K 4

♦ A Q 7

♣ K 6 3

N  
W E  
S

♠ A 6

♥ 6 3 2

♦ K 5 3

♣ Q J 10 9 4

North

1 NT

Pass

East

Pass

Pass

South

3 NT

North is to play 3 NT. East 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 East 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 East'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 West 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 West 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 East can get in with the ♣ A he will run the ♠s.

But what will West 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.

**Deal 6**

East Deals

E-W Vul

♠ 10 7 3  
♥ K 6 4 3  
♦ K 7 3 2  
♣ 5 2

15  
6 9  
10

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



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

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

**Deal 7**

South Deals

Both Vul

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

7  
6 21  
6

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



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

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

**Deal 8**

West Deals

None Vul

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

8  
10 6  
16

♠ Q 9 3  
♥ A Q 10 2  
♦ 7 5 3  
♣ 7 5 4



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

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



**Deal 9**

North Deals

E-W Vul

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

8  
15 11  
6

♠ 7 6 3  
♥ K Q 10 8 5  
♦ K 10 9  
♣ 7 2



♠ J 10 5 2  
♥ 9 6  
♦ A J 6 2  
♣ 10 8 3

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

**Deal 10**

East Deals

Both Vul

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

16  
6 8  
10

♠ 10 9 5 3  
♥ A K 4  
♦ A Q 7  
♣ K 6 3



♠ A 6  
♥ 6 3 2  
♦ K 5 3  
♣ Q J 10 9 4

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

**Deal 11**

South Deals

None Vul

♠ 10 7 3  
♥ K 6 4 3  
♦ K 7 3 2  
♣ 5 2

15  
6 9  
10

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



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

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

**Deal 12**

West Deals

N-S Vul

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

7  
6 21  
6

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



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

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

**Deal 13**

North Deals

Both Vul

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

8  
10 6  
16

♠ Q 9 3  
♥ A Q 10 2  
♦ 7 5 3  
♣ 7 5 4



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

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

**Deal 14**

East Deals

None Vul

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

8  
15 11  
6

♠ 7 6 3  
♥ K Q 10 8 5  
♦ K 10 9  
♣ 7 2



♠ J 10 5 2  
♥ 9 6  
♦ A J 6 2  
♣ 10 8 3

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

**Deal 15**

South Deals

N-S Vul

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

16  
6 8  
10

♠ 10 9 5 3  
♥ A K 4  
♦ A Q 7  
♣ K 6 3



♠ A 6  
♥ 6 3 2  
♦ K 5 3  
♣ Q J 10 9 4

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

**Deal 16**

West Deals

E-W Vul

♠ 10 7 3  
♥ K 6 4 3  
♦ K 7 3 2  
♣ 5 2

15  
6 9  
10

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



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

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



**Deal 17**

North Deals

None Vul

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

7  
6 21  
6

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



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

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

**Deal 18**

East Deals

N-S Vul

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

8  
10 6  
16

♠ Q 9 3  
♥ A Q 10 2  
♦ 7 5 3  
♣ 7 5 4



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

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

**Deal 19**

South Deals

E-W Vul

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

8  
15 11  
6

♠ 7 6 3  
♥ K Q 10 8 5  
♦ K 10 9  
♣ 7 2



♠ J 10 5 2  
♥ 9 6  
♦ A J 6 2  
♣ 10 8 3

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

**Deal 20**  
 West Deals  
 Both Vul

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

16  
 6 8  
 10

♠ 10 9 5 3  
 ♥ A K 4  
 ♦ A Q 7  
 ♣ K 6 3



♠ A 6  
 ♥ 6 3 2  
 ♦ K 5 3  
 ♣ Q J 10 9 4

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

**Deal 21**

North Deals

N-S Vul

♠ 10 7 3  
♥ K 6 4 3  
♦ K 7 3 2  
♣ 5 2

15  
6 9  
10

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



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

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

**Deal 22**

East Deals

E-W Vul

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

7  
6 21  
6

♠ J 10 8 2

♥ Q 10 4

♦ 9 7

♣ A 10 8 3



♠ 9 6 3

♥ K J 9 6 3

♦ 8 4 2

♣ Q 9

♠ A K 5

♥ A 7 2

♦ A Q 6 5

♣ K J 6

**Deal 23**

South Deals

Both Vul

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

8  
10 6  
16

♠ Q 9 3  
♥ A Q 10 2  
♦ 7 5 3  
♣ 7 5 4



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

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

**Deal 24**

West Deals

None Vul

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

8  
15 11  
6

♠ 7 6 3  
♥ K Q 10 8 5  
♦ K 10 9  
♣ 7 2



♠ J 10 5 2  
♥ 9 6  
♦ A J 6 2  
♣ 10 8 3

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



**Deal 25**

North Deals

E-W Vul

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

16  
6 8  
10

♠ 10 9 5 3  
♥ A K 4  
♦ A Q 7  
♣ K 6 3



♠ A 6  
♥ 6 3 2  
♦ K 5 3  
♣ Q J 10 9 4

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

**Deal 26**  
East Deals  
Both Vul

♠ 10 7 3  
♥ K 6 4 3  
♦ K 7 3 2  
♣ 5 2

15  
6 9  
10

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



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

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

**Deal 27**

South Deals

None Vul

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

7  
6 21  
6

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



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

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

**Deal 28**  
 West Deals  
 N-S Vul

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

8  
 10 6  
 16

♠ Q 9 3  
 ♥ A Q 10 2  
 ♦ 7 5 3  
 ♣ 7 5 4



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

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

**Deal 29**

North Deals

Both Vul

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

8  
15 11  
6

♠ 7 6 3  
♥ K Q 10 8 5  
♦ K 10 9  
♣ 7 2



♠ J 10 5 2  
♥ 9 6  
♦ A J 6 2  
♣ 10 8 3

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

**Deal 30**  
East Deals  
None Vul

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

16  
6 8  
10

♠ 10 9 5 3  
♥ A K 4  
♦ A Q 7  
♣ K 6 3



♠ A 6  
♥ 6 3 2  
♦ K 5 3  
♣ Q J 10 9 4

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

**Deal 31**

South Deals

N-S Vul

♠ 10 7 3  
♥ K 6 4 3  
♦ K 7 3 2  
♣ 5 2

15  
6 9  
10

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



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

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

**Deal 32**

West Deals

E-W Vul

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

7  
6 21  
6

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



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

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



**Deal 33**

North Deals

None Vul

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

8  
10 6  
16

♠ Q 9 3  
♥ A Q 10 2  
♦ 7 5 3  
♣ 7 5 4



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

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

**Deal 34**

East Deals

N-S Vul

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

8  
15 11  
6

♠ 7 6 3  
♥ K Q 10 8 5  
♦ K 10 9  
♣ 7 2



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

♠ J 10 5 2  
♥ 9 6  
♦ A J 6 2  
♣ 10 8 3

**Deal 35**

South Deals

E-W Vul

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

16  
6 8  
10

♠ 10 9 5 3  
♥ A K 4  
♦ A Q 7  
♣ K 6 3



♠ A 6  
♥ 6 3 2  
♦ K 5 3  
♣ Q J 10 9 4

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