

**Board 1**

West Deals

None Vul

♠ 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

	N	
W		E
	S	

♠ 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

West	North	East	South
3♥	3NT	All Pass	

3 NT by North

is no need to hold up. But . . . it couldn't hurt, could it?

Yes, it could hurt real bad ♠ suppose West 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 West hold the ♥T only to see him next lay down the ♠J.

**Baker Holdup 7**

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

Winners: ♠=1 ♥=1 ♦=3 ♣=1 Total = 6

You may not agree with North'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 East holds the ♣K and wins your finesse. You may think about holding up on the ♥A for one round just to make sure East has none if he wins the ♣K.

That would be a mistake. It is almost certain that West has a 7-card ♥ suit for his preemptive opening. This is confirmed by East's lead of the ♥4, with a doubleton he would have led a higher card. So there

**Board 2**

North Deals

N-S Vul

♠ 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

	N	
W		E
	S	

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

West	North	East	South
	1♣	1♠	Pass
2♣	Pass	4♠	All Pass

4 ♠ by East

Hold-ups are usually used in notrump hands, but here you use one to prevent the Danger Hand from gaining the lead. Let North 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.

North 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 North would have won your later ♦ finesse, put his partner on lead with the ♣Q and then swallowed up your ♥K.

Of course if South had been clever enough to lead a ♥ originally this Deal wouldn't be here.

**Baker Holdup 8**

West's 2♣ cue-bid shows a limit-raise or better in ♠s. East is to play 4♠. South leads the ♣2. North plays the ♣K.

Losers: ♠=0 ♥=2 ♦=1 ♣=1 Total = 4

You have one loser too many. If South holds either the ♥A or the ♦K this will be an easy contract, but North opened the bidding so he probably has most of the high cards. It does look like South holds the ♣Q based on his low lead and North'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 South gain the lead since South is the defender who can lead through dummy's ♥K. And the only card that South can get the lead with is the ♣Q.

**Board 3**

East Deals

None Vul

♠ 9 5 4 2

♥ 7 3

♦ A 8 4

♣ Q J 9 6

♠ Q T 6

♥ K 8

♦ K Q 6 5

♣ 8 7 5 3



♠ A 8 3

♥ Q J T 6 4 2

♦ 7 3

♣ 4 2

♠ K J 7

♥ A 9 5

♦ J T 9 2

♣ A K T

West	North	East	South
		2♥	2NT
Pass	3NT	All Pass	

3NT by North

third round of the suit.

West glares at you, (because he has no ♥ to lead), and plays the ♣Q which you take with your ♣A. Next you score your ♦ winners and play a ♠, taken by East with the ♠A.

East glares at you, (because you still have the ♥A), and plays another ♥ to your Ace. You take your 3 tricks and let West have the last ♣.

If you did not hold up on the first trick, but established ♠s first you would have made the contract even though you played incorrectly.

If you held up on the first trick you made the contract no matter which Ace West held.

**Baker Holdup 9**

South's 2NT overcall shows a 1NT opening hand with ♥s stopped. South is to play 3NT. West leads the ♥7. East plays the ♥T.

Winners: ♠=0 ♥=2 ♦=0 ♣=2 Total = 4

You will need to establish both ♠ and ♦ winners. If East holds both these Aces along with 6 ♥s to the Q J then you are going down. But of course East can't have that good a hand, he opened with a Weak-2. So West has one of the Aces.

If you knew which Ace East held you could make sure you attacked that suit first but unfortunately you have no way of knowing that. So instead you resort to a hold-up. Let East have the first ♥ and win the next ♥ in dummy.

Start on ♦s next, maybe because they are longer. Assume that West holds the ♦A and takes it on the

**Board 4**

West Deals

Both Vul

♠ K 5 2

♥ A J 7 3

♦ A 8 3

♣ A 7 6

♠ 9 4 3

♥ K Q T 9 5

♦ Q 4

♣ T 5 2

	N	
W		E
	S	

♠ A Q 6

♥ 8 4 2

♦ 7 6 5 2

♣ K Q 3

♠ J T 8 7

♥ 6

♦ K J T 9

♣ J 9 8 4

West	North	East	South
1NT	Pass	3NT	All Pass

3 NT by East

North may think that South is encouraging him to continue, just what you want.

Sometimes it works, sometimes it doesn't.

Because if he doesn't you're going to have to end-play him.

Do you see how that might happen?

Baker Holdup 10  
West is to play 3NT. North leads the ♥K. South plays the ♥6.

Winners: ♠=3 ♥=1 ♦=1 ♣=3 Total = 8

You just need one more winner and it could come from the ♦ suit if it happens to split 3-3. But you have another possibility. Suppose you let North hold the first trick and he decides to play another ♥? You would have two ♥ winners.

This isn't a true hold-up play although it does look like one. This play has the rather fancy name of Bath Coup, (named from Bath, England). Presumably North has led from ♥K Q T 9 5 and South has played his singleton ♥6. If North realizes that South has played his lowest card he will take that as a discouraging signal and will play a different suit. So you throw out your ♥7 rather than the ♥3. Now

**Board 5**

North Deals

N-S Vul

♠ T 7 3

♥ K 6 4 3

♦ K 7 3 2

♣ 5 2

♠ Q 8 4

♥ A 7 2

♦ A J 8

♣ K J 8 6

	N	
W		E
	S	

♠ A K J 5

♥ J T 9 8

♦ 9 6 4

♣ T 3

♠ 9 6 2

♥ Q 5

♦ Q T 5

♣ A Q 9 7 4

West	North	East	South
	1NT	Pass	3NT

All Pass

3NT by South

## Baker Holdup 11

North is to play 3NT. 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.

**Board 6**

East Deals

E-W Vul

♠ Q 7 4

♥ 8 5

♦ K J T 3

♣ 7 5 4 2

♠ J T 8 2

♥ Q T 4

♦ 9 7

♣ A T 8 3



♠ A K 5

♥ A 7 2

♦ A Q 6 5

♣ K J 6

West	North	East	South
		2NT	Pass
3NT	All Pass		

3NT by West

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.

**Baker Holdup 12**

East is to play 3NT. 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.

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 ♣?

**Board 7**

South Deals

Both Vul

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4



♠ 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

**Board 8**

West Deals

None Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 9**

North Deals

E-W Vul

♠ 9 5 4 2

♥ 7 3

♦ A 8 4

♣ Q J 9 6

♠ Q T 6

♥ K 8

♦ K Q 6 5

♣ 8 7 5 3

	N	
W		E
	S	

♠ A 8 3

♥ Q J T 6 4 2

♦ 7 3

♣ 4 2

♠ K J 7

♥ A 9 5

♦ J T 9 2

♣ A K T

**Board 10**

East Deals

Both Vul

♠ K 5 2  
♥ A J 7 3  
♦ A 8 3  
♣ A 7 6

♠ 9 4 3

♥ K Q T 9 5

♦ Q 4

♣ T 5 2

	N	
W		E
	S	

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

♠ J T 8 7

♥ 6

♦ K J T 9

♣ J 9 8 4

**Board 11**

South Deals

None Vul

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

♠ Q 8 4

♥ A 7 2

♦ A J 8

♣ K J 8 6

	N	
W		E
	S	

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

♠ 9 6 2

♥ Q 5

♦ Q T 5

♣ A Q 9 7 4

**Board 12**

West Deals

N-S Vul

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

♠ J T 8 2

♥ Q T 4

♦ 9 7

♣ A T 8 3

	N	
W		E
	S	

♠ 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

**Board 13**

North Deals

Both Vul

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J T 8 7 6

♦ T 6 2

♣ 4

	N	
W		E
	S	

♠ 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

**Board 14**

East Deals

None Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 15**

South Deals

N-S Vul

♠ 9 5 4 2

♥ 7 3

♦ A 8 4

♣ Q J 9 6

♠ Q T 6

♥ K 8

♦ K Q 6 5

♣ 8 7 5 3

	N	
W		E
	S	

♠ A 8 3

♥ Q J T 6 4 2

♦ 7 3

♣ 4 2

♠ K J 7

♥ A 9 5

♦ J T 9 2

♣ A K T

**Board 16**

West Deals

E-W Vul

♠ K 5 2

♥ A J 7 3

♦ A 8 3

♣ A 7 6

♠ 9 4 3

♥ K Q T 9 5

♦ Q 4

♣ T 5 2



♠ A Q 6

♥ 8 4 2

♦ 7 6 5 2

♣ K Q 3

♠ J T 8 7

♥ 6

♦ K J T 9

♣ J 9 8 4

**Board 17**

North Deals

None Vul

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

♠ Q 8 4

♥ A 7 2

♦ A J 8

♣ K J 8 6

	N	
W		E
	S	

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

♠ 9 6 2

♥ Q 5

♦ Q T 5

♣ A Q 9 7 4

**Board 18**East Deals  
N-S Vul

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

♠ J T 8 2

♥ Q T 4

♦ 9 7

♣ A T 8 3

	N	
W		E
	S	

♠ 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

**Board 19**

South Deals

E-W Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 20**

West Deals

Both Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 21**

North Deals

N-S Vul

♠ 9 5 4 2

♥ 7 3

♦ A 8 4

♣ Q J 9 6

♠ Q T 6

♥ K 8

♦ K Q 6 5

♣ 8 7 5 3

	N	
W		E
	S	

♠ A 8 3

♥ Q J T 6 4 2

♦ 7 3

♣ 4 2

♠ K J 7

♥ A 9 5

♦ J T 9 2

♣ A K T

**Board 22**

East Deals

E-W Vul

♠ K 5 2  
♥ A J 7 3  
♦ A 8 3  
♣ A 7 6

♠ 9 4 3

♥ K Q T 9 5

♦ Q 4

♣ T 5 2

	N	
W		E
	S	

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

♠ J T 8 7

♥ 6

♦ K J T 9

♣ J 9 8 4

**Board 23**

South Deals

Both Vul

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

♠ Q 8 4

♥ A 7 2

♦ A J 8

♣ K J 8 6

	N	
W		E
	S	

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

♠ 9 6 2

♥ Q 5

♦ Q T 5

♣ A Q 9 7 4

**Board 24**

West Deals

None Vul

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

♠ J T 8 2

♥ Q T 4

♦ 9 7

♣ A T 8 3

	N	
W		E
	S	

♠ 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

**Board 25**

North Deals

E-W Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 26**

East Deals

Both Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 27**

South Deals

None Vul

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

♠ Q T 6

♥ K 8

♦ K Q 6 5

♣ 8 7 5 3

	N	
W		E
	S	

♠ A 8 3

♥ Q J T 6 4 2

♦ 7 3

♣ 4 2

♠ K J 7

♥ A 9 5

♦ J T 9 2

♣ A K T

**Board 28**

West Deals

N-S Vul

♠ K 5 2

♥ A J 7 3

♦ A 8 3

♣ A 7 6

♠ 9 4 3

♥ K Q T 9 5

♦ Q 4

♣ T 5 2



♠ A Q 6

♥ 8 4 2

♦ 7 6 5 2

♣ K Q 3

♠ J T 8 7

♥ 6

♦ K J T 9

♣ J 9 8 4

**Board 29**

North Deals

Both Vul

♠ Q 8 4

♥ A 7 2

♦ A J 8

♣ K J 8 6

♠ T 7 3

♥ K 6 4 3

♦ K 7 3 2

♣ 5 2

	N	
W		E
	S	

♠ A K J 5

♥ J T 9 8

♦ 9 6 4

♣ T 3

♠ 9 6 2

♥ Q 5

♦ Q T 5

♣ A Q 9 7 4

**Board 30**

East Deals

None Vul

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

♠ J T 8 2

♥ Q T 4

♦ 9 7

♣ A T 8 3

	N	
W		E
	S	

♠ 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

**Board 31**

South Deals

N-S Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 32**

West Deals

E-W Vul

♠ 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

	N	
W		E
	S	

♠ 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

**Board 33**

North Deals

None Vul

♠ 9 5 4 2

♥ 7 3

♦ A 8 4

♣ Q J 9 6

♠ Q T 6

♥ K 8

♦ K Q 6 5

♣ 8 7 5 3

	N	
W		E
	S	

♠ A 8 3

♥ Q J T 6 4 2

♦ 7 3

♣ 4 2

♠ K J 7

♥ A 9 5

♦ J T 9 2

♣ A K T

**Board 34**

East Deals

N-S Vul

♠ K 5 2  
♥ A J 7 3  
♦ A 8 3  
♣ A 7 6

♠ 9 4 3

♥ K Q T 9 5

♦ Q 4

♣ T 5 2

	N	
W		E
	S	

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

♠ J T 8 7

♥ 6

♦ K J T 9

♣ J 9 8 4

**Board 35**

South Deals

E-W Vul

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

♠ Q 8 4

♥ A 7 2

♦ A J 8

♣ K J 8 6

	N	
W		E
	S	

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

♠ 9 6 2

♥ Q 5

♦ Q T 5

♣ A Q 9 7 4

**Board 36**

West Deals

Both Vul

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

♠ J T 8 2

♥ Q T 4

♦ 9 7

♣ A T 8 3

	N	
W		E
	S	

♠ 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