

Deal 1

North Deals
None Vul

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

17
9 5
9

West

Pass
Pass

3 NT by North

Lead: ♠ 6

♠ A 8 2
♥ A 10 8 2
♦ A 3
♣ K Q 10 4



♠ 7 5
♥ K 6 4
♦ K Q 7 4
♣ J 9 8 6

North

1 NT

3 NT

East

Pass

Pass

South

2 NT

Pass

♠ K J 9 6 4
♥ J 7 3
♦ 10 5 2
♣ 5 2

Partner's 2 NT bid invites you to bid game if you have a maximum hand. Your 17 points is certainly a maximum so you bid 3 NT.

Will you take your ♠ A immediately? or at trick 2? or trick 3?

You need 3 more tricks, and they must come from ♣s. So you must drive out the ♣ A. The problem is that when the defenders win the ♣ A they may also take 4 ♠ tricks.

While you cannot guarantee the contract you can at least give yourself a better chance by holding up your ♠ A on the first trick, and also on West's ♠ continuation. You win the third ♠ with your ♠ A.

Now you drive out the ♣ A. There are four possibilities: East may win the ♣ A and cash two more ♠s, down 1. East may win the ♣ A and cash just one ♠s, you make it. West may win the ♣ A and have a fourth ♠ to lead, you make it. West may win the ♣ A and be out of ♠s, you make it.

If you win the first or second ♠ trick you will fail.

When you attack ♣s, West will win the ♣ A and play a ♠.

Holding up twice can never hurt, and in this case it is the only way to make the contract.

Deal 2

East Deals
None Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

West

2 ♥
Pass
2 ♠ by East
Lead: ♣ 2

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

North

Pass
Pass

East

1 NT
2 ♠

South

Pass
Pass

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

In the pre-transfer days you would have bid 2 ♠ with this hand and partner would have passed. Now you make partner bid the ♠s first by saying 2 ♥. Partner dutifully replies 2 ♠. What do you say?

You say pass.

The contract would be 2 ♠ played by East.

To make West the declarer ROTATE.

West plays 2 ♠. North leads the ♣ 2. South plays the ♣ Q which you take with your ♣ A.

Count losers in the long-trump hand, (dummy this time).

You can make the contract if you just force out their big trumps. But there is another tempting possibility. You could enter dummy with the ♦ K and play the ♥ 4, finessing South for the ♥ K. If the finesse is successful you could then discard dummy's ♣ loser on the ♥ A.

Should you or shouldn't you?

The reward for this play would be an overtrick. The price of failure would be going down in a cold contract. So obviously, at rubber bridge, you would be foolish to take such a risk. Playing Duplicate though, you might consider it. But let's say you decide to play safe.

Win the ♣ A and play a trump. As soon as you get in play another trump. The defenders will no doubt take their ♣ winner when they get in. South will no doubt win one of those high trump tricks, and he MAY lead a ♥ when he gets in. There you will be, trying to decide again whether to finesse . . .

As you see, the ♥ K is in the wrong place this time, but might be right the next time.

Usually you should not risk your contract for the sake of an overtrick.

Deal 3

South Deals
None Vul

♠ Q 10 8 7 3
♥ 6 4 2
♦ 9 5
♣ Q 9 5

9
4 10
17

West

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

North

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

East

South

1 NT

Pass

2 ♣

Pass

2 ♦

Pass

2 NT

Pass

3 NT

Pass

Pass

Pass

3 NT by South

Lead: ♠ 7

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

Partner's 2 ♣ is Stayman convention. With no 4-card Major suit your response is 2 ♦. Partner now bids 2 NT. What do you say?

The 2 NT bid is invitational, asking you to bid game with a maximum, pass with a minimum. You have 17 points so you bid 3 NT.

You put on dummy's ♠ J, but East wins the ♠ A then continues with the ♠ 9. Do you play your ♠ K now?

You need 3 more tricks, and they must come from ♦s. So you must drive out the ♦ A. The problem is that when the defenders win the ♦ A they may also take 4 ♠ tricks.

This is another case where you should hold up. Allow EW to win the second trick and take your ♠ K only at trick #3.

Now you drive out the ♦ A. If West has it and also started with 5 ♠s you will go down. But if East has the ♦ A you will make the contract no matter how ♠s split.

If you win the second ♠ East will still have a ♠ when he wins the ♦ A.

But if you hold up your ♠ K East will have no ♠ to put his partner in with.

Deal 4

West Deals
None Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 20
6

West
2 NT
Pass
3 NT by West
Lead: ♥ 5

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

North
Pass
Pass

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

East
3 NT
Pass

South
Pass

Even if you wanted to show your ♦ suit how would you do it? If you bid 3 ♦ it would be a transfer and if you bid 4 ♦ you would have bypassed 3 NT, your probable best contract.

But you didn't want to bid them anyway, you just wanted to bid 3 NT, right?

The contract would be 3 NT played by West.

To make East the declarer ROTATE.

South leads ♥ 5, North plays the ♥ Q.

The first thing you need to decide is whether to hold up on the ♥.

First decide the holdup question. South led the ♥ 5 and you can see the ♥ 4, ♥ 3 and ♥ 2. Assuming South led fourth down he must have only a 4-card suit since there are no cards he could have lower than the ♥ 5. With ♥s splitting 4-4 a holdup would do no good, and isn't necessary anyway.

So take the ♥ A. Then what?

You COULD try the ♦ finesse. Even if it loses it would establish several ♦ winners. However, if the defenders win just 1 ♦ trick they will quickly grab their 3 ♥ tricks and their ♠ A and put you down 1.

This is why it is important to make a Plan which includes a Winner count. You need just one additional winner and all you have to do to get it is play a ♠ honor.

When you can see all four hands, including the location of the ♦ Q, it kind of makes you wished you had finessed and gotten all those overtricks.

Good Bridge players like to take tricks, but they are not greedy.

Deal 5

North Deals

N-S Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

Deal 6

East Deals

E-W Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 7

South Deals

Both Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 8

West Deals

None Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 9

North Deals

E-W Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 10

East Deals

Both Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 11

South Deals

None Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 12

West Deals

N-S Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 13

North Deals

Both Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 14

East Deals

None Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 15

South Deals

N-S Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 16

West Deals

E-W Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 17

North Deals

None Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 18

East Deals

N-S Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 19

South Deals

E-W Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 20
West Deals
Both Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 21

North Deals

N-S Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 22

East Deals

E-W Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 23

South Deals

Both Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 24

West Deals

None Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 25

North Deals

E-W Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5
9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 26
East Deals
Both Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 27

South Deals

None Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 28

West Deals

N-S Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 29

North Deals

Both Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5

9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 30
East Deals
None Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 31

South Deals

N-S Vul

♠ Q 10 8 7 3
♥ 6 4 2
♦ 9 5
♣ Q 9 5

9
4 10
17

♠ J 4
♥ A 9 8 5
♦ J 10 7 3
♣ K 8 2



♠ K 6 5
♥ K Q
♦ K Q 8 2
♣ A 10 7 4

♠ A 9 2
♥ J 10 7 3
♦ A 6 4
♣ J 6 3

Deal 32

West Deals

E-W Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2

Deal 33

North Deals

None Vul

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

17
9 5

9

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4



♠ 7 5

♥ K 6 4

♦ K Q 7 4

♣ J 9 8 6

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

Deal 34

East Deals

N-S Vul

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5



♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

Deal 35

South Deals

E-W Vul

♠ Q 10 8 7 3

♥ 6 4 2

♦ 9 5

♣ Q 9 5

9
4 10
17

♠ J 4

♥ A 9 8 5

♦ J 10 7 3

♣ K 8 2



♠ K 6 5

♥ K Q

♦ K Q 8 2

♣ A 10 7 4

♠ A 9 2

♥ J 10 7 3

♦ A 6 4

♣ J 6 3

Deal 36

West Deals

Both Vul

♠ Q 9
♥ 8 4 3
♦ K J 10 8 2
♣ J 10 4

7
7 **20**
6

♠ J 7 4 3
♥ K J 9 5
♦ Q 9 5
♣ 8 5



♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

♠ K 8 5
♥ A 2
♦ A 7 3
♣ A K Q 7 2