

Deal 1

North Deals
None Vul

♠ K 7 5 3
♥ J 9
♦ J 8 5 2
♣ Q 10 4

16
7 5
12

West

Pass

3 NT by North

Lead: ♥ 6

♠ J 10 9 4
♥ K Q 2
♦ A K 9
♣ K 7 6



♠ A Q 8 2
♥ 7 5 3
♦ Q 6 4
♣ A 9 5

North

1 NT

Pass

East

Pass

Pass

South

3 NT

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

East Deals
None Vul

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

West	North	East	South
		1 NT	Pass
3 NT	Pass	Pass	Pass
3 NT by East			
Lead: ♥ 6			

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2



♠ 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

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 7
19

West

Pass

3 NT by South

Lead: ♥ 4

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3

	N	
W		E
	S	

♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

North

Pass

East

3 ♥

Pass

South

3 NT

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 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
 ♥ 8 3
 ♦ 10 5 2
 ♣ A J



♠ Q 10 6 2
 ♥ K 7 6
 ♦ A Q J 9
 ♣ 9 5

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

West	North	East	South
			1 ♣
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 5

North Deals

N-S Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16

7 5

12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 6

East Deals

E-W Vul

♠ J 10 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

4
12 16
8

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2



♠ 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

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 8

West Deals

None Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

Deal 9

North Deals

E-W Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16
7 5
12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 10

East Deals

Both Vul

♠ J 10 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

4
12 16
8

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2



♠ 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 11

South Deals

None Vul

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 12

West Deals

N-S Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

Deal 13

North Deals

Both Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16
7 5
12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 14

East Deals

None Vul

♠ J 10 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

4
12 16
8

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2



♠ 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

N-S Vul

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 16

West Deals

E-W Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

Deal 17

North Deals

None Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16
7 5
12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 18

East Deals

N-S Vul

♠ J 10 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

4
12 16
8

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2



♠ 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

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 20

West Deals

Both Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

Deal 21

North Deals

N-S Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16
7 5
12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 22

East Deals

E-W Vul

♠ J 10 9 4

♥ 7 5 3

♦ A K 9

♣ A 9 5

4
12 16
8

♠ 7 6 5

♥ J 9

♦ J 8 5 2

♣ Q 10 4 2



♠ 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 23

South Deals

Both Vul

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 24

West Deals

None Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

Deal 25

North Deals

E-W Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16
7 5
12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 26
East Deals
Both Vul

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2



♠ 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

None Vul

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 28

West Deals

N-S Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

Deal 29

North Deals

Both Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16
7 5
12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 30
East Deals
None Vul

♠ J 10 9 4
♥ 7 5 3
♦ A K 9
♣ A 9 5

4
12 16
8

♠ 7 6 5
♥ J 9
♦ J 8 5 2
♣ Q 10 4 2



♠ K 3
♥ A 10 8 6 4
♦ 10 7 3
♣ J 8 3

♠ A Q 8 2
♥ K Q 2
♦ Q 6 4
♣ K 7 6

Deal 31

South Deals

N-S Vul

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 32

West Deals

E-W Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3

Deal 33

North Deals

None Vul

♠ K 7 5 3

♥ J 9

♦ J 8 5 2

♣ Q 10 4

16
7 5
12

♠ J 10 9 4

♥ K Q 2

♦ A K 9

♣ K 7 6



♠ A Q 8 2

♥ 7 5 3

♦ Q 6 4

♣ A 9 5

♠ 6

♥ A 10 8 6 4

♦ 10 7 3

♣ J 8 3 2

Deal 34
 East Deals
 N-S Vul

♠ J 10 9 4
 ♥ 7 5 3
 ♦ A K 9
 ♣ A 9 5

4
 12 16
 8

♠ 7 6 5
 ♥ J 9
 ♦ J 8 5 2
 ♣ Q 10 4 2



♠ 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

E-W Vul

♠ K Q 10 8 3

♥ 4

♦ J 8 7 3

♣ K 5 2

5
9 7
19

♠ 7 5 4

♥ 5 3

♦ A 9 5

♣ J 10 9 8 3



♠ A 9 2

♥ A 9 2

♦ K Q 4

♣ A Q 7 6

♠ J 6

♥ K Q J 10 8 7 6

♦ 10 6 2

♣ 4

Deal 36

West Deals

Both Vul

♠ A K J 8 7 5

♥ 8 3

♦ 10 5 2

♣ A J

3
13 12
12

♠ 9 3

♥ J 9 5 4

♦ 8 7 3

♣ Q 7 4 2



♠ Q 10 6 2

♥ K 7 6

♦ A Q J 9

♣ 9 5

♠ 4

♥ A Q 10 2

♦ K 6 4

♣ K 10 8 6 3