

Deal 1

North Deals	♠ K Q J 5
None Vul	♥ K 10
	♦ A 8 3
	♣ A 9 6 4

♠ 9 3 2
♥ A 8 7 3
♦ 9 7 4
♣ J 10 2

17	♠ A 7 6
5 9	♥ Q J 9 4
9	♦ 6 2

♣ Q 7 5 3

West	North	East	South
	1 NT	Pass	2 ♣
Pass	2 ♠	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♦ K			

N	♠ 10 8 4
W	♥ 6 5 2
S	♦ K Q J 10 5
E	♣ K 8

North is to play 3 NT. East leads the ♦ K.

Winners: ♠=4 ♥=0 ♦=1 ♣=1 Total = 6

You need 3 more winners, and they must come from the ♥ suit. The danger is that when you knock out the ♥ A, East may take too many ♦s. To exhaust West of ♦s you hold-up your ♦ A until the third round.

Next you start on ♥s by playing ♥ K, then overtaking the ♥ T. Assume that West wins the second ♥.

You were fortunate it was West who took the ♥ A, and that he has no ♦ to return. If he plays a ♥ or a ♠ you will win in dummy. If he plays a ♣ you will jump up with the ♣ A and take your winners, 9 in all.

But if you had not held-up your ♦ A even good luck wouldn't have helped you.

Deal 2

West Deals	♠ 9 4 3
None Vul	♥ Q 9 7 2
	♦ A 8 4
	♣ Q 10 2

♠ A 7 6	♠ 8 2
♥ A 8 6 5 3	♥ K 4
♦ K 5	♦ Q J 10 7 3
♣ A K 5	♣ 9 8 4 3
8	♠ K Q J 10 5
18 6	♥ J 10
8	♦ 9 6 2
	♣ J 7 6



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

East is to play 3 NT. South leads the ♠ K.

Winners: ♠=1 ♥=2 ♦=0 ♣=2 Total = 5

Even if ♥s split 3-3 you could only get 2 extra winners there, so it should be clear that you must establish the ♦s. You will have to drive out the ♦ A and hope they don't win too many ♠s at that time. You can help your chances by a hold-up of the ♠ A until the third round.

Having just taken the third ♠ trick you now work on ♦s by first playing the ♦ K, then continuing the suit. North wins the third one with his ♦ A. And now the good news - he has no ♠ left to reach his partner's good tricks. So North plays the ♥ Q.

At this point in the play you have three tricks in the bank; ♠ A, ♦ K, ♦ Q. You take your ♥ K, cash the two good ♦s, then lead to dummy for the ♣ A K and ♥ A. Voila!

But what if North actually held 4 ♠s? No problem, in that case the ♠s would have split 4-4 so the defenders could only win 3 ♠ tricks and the ♦ A.

The hold-up lets you make the contract whenever North holds the ♦ A. And if South happened to hold the ♦ A??? You go down.

Deal 3

North Deals
None Vul

♠ Q J 7 3 2	♦ 10 5
♥ 10 7	♥ K 8 5 4
♦ 6 5	♦ A 10 9 3
♣ J 10 8 2	♣ A 6 5

11	♠ K 9 4
4 10	♥ A 6 3
15	♦ Q J 8 2
	♣ K Q 4

West	North	East	South
Pass	Pass	Pass	1 NT
Pass	2 ♣	Pass	2 ♦
Pass	3 NT	Pass	Pass
3 NT by South			
Lead: ♠ 3			

N	W	E	S
♠ A 8 6	♥ Q J 9 2	♦ K 7 4	♣ 9 7 3

South is to play 3 NT. West leads the ♠ 3. East wins the first trick with the ♠ A and returns the ♠ 8.

Winners: ♠=1 ♥=2 ♦=1 ♣=3 Total = 7

You can win 3 more ♦ tricks if the finesse works, but even if it doesn't work you can still get the 2 that you need. Of course if East does win the ♦ K it would sure be great if he had no ♠ to lead. So you duck the second ♠ and take your ♠ K when they play a third round.

After winning the ♠ K you are conveniently in your hand, so you play the ♦ Q and let it ride when West plays a low card. Alas, East takes the trick with his ♦ K.

It's too bad the finesse didn't work, but it's not too too bad! Because East is out of ♠s and must lead one of the other suits. You don't care which he leads because you can now win 8 more tricks and make your contract.

And as long as you had held up on the ♠ K until the third round you could ensure that East was out of ♠s if he had started with only 3.

Deal 4

West Deals
None Vul

♠ A K 7 5
♥ K J 7
♦ A 8 3
♣ 9 8 2

6
15 10
9

♠ 10 8 4
♥ 6 5 4 2
♦ K Q J 4
♣ 7 5

N
W E
S

♠ Q 6
♥ A 10 9
♦ 7 5 2
♣ K J 10 6 4

♠ J 9 3 2
♥ Q 8 3
♦ 10 9 6
♣ A Q 3

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
1 NT	Pass	3 NT	Pass
Pass	Pass		

3 NT by West

Lead: ♦ K

Win with dummy's ♠ Q and force out the ♣ A.

The rest of the tricks are yours, nine in all.

But with this layout you needed to hold up twice.

West is to play 3 NT. North leads the ♦ K.

Winners: ♠=3 ♥=2 ♦=1 ♣=0 Total = 6

You will need some ♣ tricks to make the contract. If North has 5 ♦s and also the ♣ A then you will go down. It doesn't matter if he has the ♣ Q because you can finesse him out of that.

But in the case where South has both the ♣ A Q you need to make sure he has no ♦ when he takes his first trick. So hold up the ♦ A until the third round, everybody following.

Now start on the ♣s. Play your ♣ 9 and let it ride. South wins the ♣ Q and returns a ♠. Good, he didn't have the fourth ♦.

Deal 5North Deals
None Vul

♠ K 7 5 3
 ♥ J 9
 ♦ J 8 5 2
 ♣ Q 10 4

16
 7 5
12

<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>
	1 NT	Pass	3 NT
Pass	Pass	Pass	
3 NT by North			
Lead: ♥ 6			

N	E
W	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

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

♠ 9 3 2
♥ A 8 7 3
♦ 9 7 4
♣ J 10 2

17
5 9

N
W E
S

♠ 10 8 4
♥ 6 5 2
♦ K Q J 10 5
♣ K 8

♠ A 7 6
♥ Q J 9 4
♦ 6 2
♣ Q 7 5 3

Deal 8

West Deals
None Vul

♠ A 7 6
♥ A 8 6 5 3
♦ K 5
♣ A K 5

♠ 9 4 3
♥ Q 9 7 2
♦ A 8 4
♣ Q 10 2

♠ 8 2
♥ K 4
♦ Q J 10 7 3
♣ 9 8 4 3

♠ K Q J 10 5
♥ J 10
♦ 9 6 2
♣ J 7 6



8
18 6
8

Deal 9

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



11
4 10
15

♠ K 9 4
♥ A 6 3
♦ Q J 8 2
♣ K Q 4

Deal 10

East Deals

Both Vul

♠ 10 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

N
W E
S

♠ Q 6

♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

6
15 10
9

♠ J 9 3 2

♥ Q 8 3

♦ 10 9 6

♣ A Q 3

Deal 11

South 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 12

West 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

N
W E
S

♠ A Q 8 2

♥ K Q 2

♦ Q 6 4

♣ K 7 6

4
12 16
8♠ K 3
♥ A 10 8 6 4
♦ 10 7 3
♣ J 8 3

Deal 13

North Deals

Both Vul

♠ K Q J 5

♥ K 10

♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J 10 2

N
W E
S

♠ 10 8 4

♥ 6 5 2

♦ K Q J 10 5

♣ K 8

♠ A 7 6

5 17 9

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

Deal 14

East Deals

None Vul

♠ 9 4 3
♥ Q 9 7 2
♦ A 8 4
♣ Q 10 2

♠ A 7 6
♥ A 8 6 5 3
♦ K 5
♣ A K 5

8
18 6
8

N
W E
S

♠ 8 2
♥ K 4
♦ Q J 10 7 3
♣ 9 8 4 3

♠ K Q J 10 5
♥ J 10
♦ 9 6 2
♣ J 7 6

Deal 15

South Deals	♠ 10 5
N-S Vul	♥ K 8 5 4
	♦ A 10 9 3
	♣ A 6 5
♠ Q J 7 3 2	♠ A 8 6
♥ 10 7	♥ Q J 9 2
♦ 6 5	♦ K 7 4
♣ J 10 8 2	♣ 9 7 3
	♠ K 9 4
4 11 15 10	♥ A 6 3
	♦ Q J 8 2
	♣ K Q 4



Deal 16

West Deals	♠ 10 8 4
E-W Vul	♥ 6 5 4 2
	♦ K Q J 4
	♣ 7 5
♠ A K 7 5	♠ Q 6
♥ K J 7	♥ A 10 9
♦ A 8 3	♦ 7 5 2
♣ 9 8 2	♣ K J 10 6 4
6	♠ J 9 3 2
15 10	♥ Q 8 3
9	♦ 10 9 6
	♣ A Q 3

W N E S

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 ♠ K Q J 5

South Deals ♥ K 10

E-W Vul ♦ A 8 3

♣ A 9 6 4

♠ 9 3 2

♥ A 8 7 3

♦ 9 7 4

♣ J 10 2

N
W E
S

♠ 10 8 4

♥ 6 5 2

♦ K Q J 10 5

♣ K 8

♠ A 7 6

♥ Q J 9 4

♦ 6 2

♣ Q 7 5 3

¹⁷
5 9

Deal 20

West Deals
Both Vul

♠ A 7 6
♥ A 8 6 5 3
♦ K 5
♣ A K 5

♠ 9 4 3
♥ Q 9 7 2
♦ A 8 4
♣ Q 10 2

♠ 8 2
♥ K 4
♦ Q J 10 7 3
♣ 9 8 4 3

♠ K Q J 10 5
♥ J 10
♦ 9 6 2
♣ J 7 6

N
W E
S

8
18 6
8

Deal 21

North Deals	♠ 10 5
N-S Vul	♥ K 8 5 4
	♦ A 10 9 3
	♣ A 6 5
♠ Q J 7 3 2	♠ A 8 6
♥ 10 7	♥ Q J 9 2
♦ 6 5	♦ K 7 4
♣ J 10 8 2	♣ 9 7 3
	♠ K 9 4
4 11 15 10	♥ A 6 3
	♦ Q J 8 2
	♣ K Q 4

N
W E
S

Deal 22

East Deals

E-W Vul

♠ 10 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

N
W E
S

♠ Q 6

♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

6
15 10
9♠ J 9 3 2
♥ Q 8 3
♦ 10 9 6
♣ A Q 3

Deal 23

South Deals

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 24

West 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

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 25 ♠ K Q J 5
North Deals ♥ K 10
E-W Vul ♦ A 8 3
 ♣ A 9 6 4

♠ 9 3 2
♥ A 8 7 3
♦ 9 7 4
♣ J 10 2

N
W E
S

♠ 10 8 4
♥ 6 5 2
♦ K Q J 10 5
♣ K 8

17
5 9
9
 ♣ Q 7 5 3

♠ A 7 6
♥ Q J 9 4
♦ 6 2
♣ Q 7 5 3

Deal 26

East Deals
Both Vul

♠ A 7 6
♥ A 8 6 5 3
♦ K 5
♣ A K 5

8
18 6
8

♠ 9 4 3
♥ Q 9 7 2
♦ A 8 4
♣ Q 10 2

N
W E
S

♠ 8 2
♥ K 4
♦ Q J 10 7 3
♣ 9 8 4 3

♠ K Q J 10 5
♥ J 10
♦ 9 6 2
♣ J 7 6

Deal 27

South Deals	♠ 10 5
None Vul	♥ K 8 5 4
	♦ A 10 9 3
	♣ A 6 5
♠ Q J 7 3 2	♠ A 8 6
♥ 10 7	♥ Q J 9 2
♦ 6 5	♦ K 7 4
♣ J 10 8 2	♣ 9 7 3
	♠ K 9 4
11 4 10 15	♥ A 6 3
	♦ Q J 8 2
	♣ K Q 4

N
W E
S

Deal 28

West Deals

N-S Vul

♠ 10 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

N
W S E

♠ Q 6

♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

6
15 10
9♠ J 9 3 2
♥ Q 8 3
♦ 10 9 6
♣ A Q 3

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

♠ 9 3 2
♥ A 8 7 3
♦ 9 7 4
♣ J 10 2

N
W E
S

♠ 10 8 4
♥ 6 5 2
♦ K Q J 10 5
♣ K 8

17
5 9
9
 ♣ Q 7 5 3

♠ A 7 6
♥ Q J 9 4
♦ 6 2
♣ Q 7 5 3

Deal 32

West Deals

E-W Vul

♠ 9 4 3
♥ Q 9 7 2
♦ A 8 4
♣ Q 10 2

♠ A 7 6
♥ A 8 6 5 3
♦ K 5
♣ A K 5

8
18 6
8

N
W E
S

♠ 8 2
♥ K 4
♦ Q J 10 7 3
♣ 9 8 4 3

♠ K Q J 10 5
♥ J 10
♦ 9 6 2
♣ J 7 6

Deal 33

North Deals	♠ 10 5
None Vul	♥ K 8 5 4
	♦ A 10 9 3
	♣ A 6 5
♠ Q J 7 3 2	♠ A 8 6
♥ 10 7	♥ Q J 9 2
♦ 6 5	♦ K 7 4
♣ J 10 8 2	♣ 9 7 3
	♠ K 9 4
11 4 10 15	♥ A 6 3
	♦ Q J 8 2
	♣ K Q 4



Deal 34

East Deals

N-S Vul

♠ 10 8 4

♥ 6 5 4 2

♦ K Q J 4

♣ 7 5

♠ A K 7 5

♥ K J 7

♦ A 8 3

♣ 9 8 2

N
W E
S

♠ Q 6

♥ A 10 9

♦ 7 5 2

♣ K J 10 6 4

6
15 10
9

♠ J 9 3 2

♥ Q 8 3

♦ 10 9 6

♣ A Q 3

Deal 35South 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 4N
W E
S♠ 6
♥ A 10 8 6 4
♦ 10 7 3
♣ J 8 3 216
7 5
12
♠ A Q 8 2
♥ 7 5 3
♦ Q 6 4
♣ A 9 5

Deal 36

West 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