

Deal 1
North Deals
None Vul

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

17
9 5
9

N
W E
S

♠ 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

West	North	East	South
	1 NT	Pass	2 NT
Pass	3 NT	Pass	Pass
Pass			
3 NT by North			
Lead: ♠ 6			

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 2East 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

N
W E
S

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

North
Pass
Pass
2 ♠

East
1 NT
2 ♠

South
Pass
Pass

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

9	♦ KQ
4 10	♦ KQ 8 2
17	♣ A 10 7 4

West	North	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
 ♠ J 7 4 3
 ♥ K J 9 5
 ♦ Q 9 5
 ♣ 8 5

♠ Q 9
 ♥ 8 4 3
 ♦ K J 10 8 2
 ♣ J 10 4
 7
 7 20
 6
 ♣ 9 6 3

	N		E	
W				S
	K 8 5		A 2	
	♦ A 7 3			
	♣ A K Q 7 2			

West North East South
 2 NT Pass 3 NT Pass
 Pass Pass
 3 NT by West
 Lead: ♥ 5

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

♠ A 8 2
♥ A 10 8 2
♦ A 3
♣ K Q 10 4

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

N
W E
S

♠ K J 9 6 4
♥ J 7 3
♦ 10 5 2
♣ 5 2

¹⁷
9 5
9
♠ 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

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

N
W E
S

Deal 7

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



♠ A 9 2
♥ J 10 7 3
♦ A 6 4
♣ J 6 3

9
4 10
17

♠ K 6 5
♥ K Q
♦ K Q 8 2
♣ A 10 7 4

Deal 8

West Deals

None Vul

♠ J 7 4 3

♥ K J 9 5

♦ Q 9 5

♣ 8 5

♠ Q 9

♥ 8 4 3

♦ K J 10 8 2

♣ J 10 4



♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2

♠ A 10 6 2

♥ Q 10 7 6

♦ 6 4

♣ 9 6 3

7
7 20
6

Deal 9

North Deals
E-W Vul

♠ A 8 2
♥ A 10 8 2
♦ A 3
♣ K Q 10 4

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

N
W E
S

♠ K J 9 6 4
♥ J 7 3
♦ 10 5 2
♣ 5 2

¹⁷
9 5
9
♠ 7 5
♥ K 6 4
♦ K Q 7 4
♣ J 9 8 6

Deal 10

East Deals

Both Vul

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

N
W E
S

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

Deal 11

South Deals	♠ J 4
None Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4 10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



Deal 12

West Deals

N-S Vul

♠ J 7 4 3

♥ K J 9 5

♦ Q 9 5

♣ 8 5

♠ Q 9

♥ 8 4 3

♦ K J 10 8 2

♣ J 10 4



♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2

♠ A 10 6 2

♥ Q 10 7 6

♦ 6 4

♣ 9 6 3

7
7 20
6

Deal 13

North Deals
Both Vul

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

♠ A 8 2
♥ A 10 8 2
♦ A 3
♣ K Q 10 4

N
W E
S

♠ 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

¹⁷
9 5
9

Deal 14

East Deals

None Vul

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

N
W E
S

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

Deal 15

South Deals	♠ J 4
N-S Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4 10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



Deal 16 ♠ J 7 4 3
West Deals ♥ KJ 9 5
E-W Vul ♦ Q 9 5
 ♣ 8 5

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

N
W E
S

♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

7
7 20
6

Deal 17

North Deals	♠ A 8 2
None Vul	♥ A 10 8 2
	♦ A 3
	♣ K Q 10 4
♠ Q 10 3	♠ K J 9 6 4
♥ Q 9 5	♥ J 7 3
♦ J 9 8 6	♦ 10 5 2
♣ A 7 3	♣ 5 2
	♠ 7 5
17 9 5 9	♥ K 6 4
	♦ K Q 7 4
	♣ J 9 8 6

N
W E
S

Deal 18

East Deals
N-S Vul
♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5

	N	
W		E
	S	

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

7
17 4
12

Deal 19

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



Deal 20 ♠ J 7 4 3

West Deals ♥ K J 9 5

Both Vul ♦ Q 9 5

♣ 8 5

♠ Q 9

♥ 8 4 3

♦ K J 10 8 2

♣ J 10 4



♠ K 8 5

♥ A 2

♦ A 7 3

♣ A K Q 7 2

♠ A 10 6 2

♥ Q 10 7 6

♦ 6 4

♣ 9 6 3

7
7 20
6

Deal 21

North Deals	♠ A 8 2
N-S Vul	♥ A 10 8 2
	♦ A 3
	♣ K Q 10 4
♠ Q 10 3	♠ K J 9 6 4
♥ Q 9 5	♥ J 7 3
♦ J 9 8 6	♦ 10 5 2
♣ A 7 3	♣ 5 2
	♠ 7 5
9 17 5	♥ K 6 4
9	♦ K Q 7 4
	♣ J 9 8 6

N
W E
S

Deal 22

East Deals

E-W Vul

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

N
W E
S

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

Deal 23

South Deals	♠ J 4
Both Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4 10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



Deal 24 ♠ J 7 4 3
West Deals ♥ K J 9 5
None Vul ♦ Q 9 5
 ♣ 8 5

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

N
W E
S

♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

7
7 20
6

Deal 25

North Deals

E-W Vul

♠ A 8 2

♥ A 10 8 2

♦ A 3

♣ K Q 10 4

♠ Q 10 3

♥ Q 9 5

♦ J 9 8 6

♣ A 7 3

N
W E
S

♠ K J 9 6 4

♥ J 7 3

♦ 10 5 2

♣ 5 2

17
9 5
9♠ 7 5
♥ K 6 4
♦ K Q 7 4
♣ J 9 8 6

Deal 26

East Deals

Both Vul

♠ K 7
♥ J 10 9 8
♦ J 9 7 2
♣ Q 9 5

♠ 10 5
♥ A Q 6 2
♦ A Q 4
♣ A J 7 4

7
17 4
12

N
W E
S

♠ J 9 8 6 4 2
♥ 4
♦ K 6 5 3
♣ 8 3

♠ A Q 3
♥ K 7 5 3
♦ 10 8
♣ K 10 6 2

Deal 27

South Deals	♠ J 4
None Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4 10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



Deal 28 ♠ J 7 4 3
West Deals ♥ K J 9 5
N-S Vul ♦ Q 9 5
 ♣ 8 5

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

N
W E
S

♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

7
7 20
6

Deal 29

North Deals
Both Vul

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

N
W E
S

♠ 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

¹⁷
9 5
9

Deal 30

East Deals

None Vul

♠ K 7

♥ J 10 9 8

♦ J 9 7 2

♣ Q 9 5

♠ 10 5

♥ A Q 6 2

♦ A Q 4

♣ A J 7 4

N
W E
S

♠ J 9 8 6 4 2

♥ 4

♦ K 6 5 3

♣ 8 3

♠ A Q 3

♥ K 7 5 3

♦ 10 8

♣ K 10 6 2

7
17 4
12

Deal 31

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



Deal 32 ♠ J 7 4 3
West Deals ♥ K J 9 5
E-W Vul ♦ Q 9 5
 ♣ 8 5

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

N
W E
S

♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

7
7 20
6

Deal 33

North Deals
None Vul

♠ A 8 2
♥ A 10 8 2
♦ A 3
♣ K Q 10 4

♠ Q 10 3
♥ Q 9 5
♦ J 9 8 6
♣ A 7 3

N
W E
S

♠ K J 9 6 4
♥ J 7 3
♦ 10 5 2
♣ 5 2

¹⁷
9 5
9

♠ 7 5
♥ K 6 4
♦ K Q 7 4
♣ J 9 8 6

Deal 34

East Deals

N-S Vul

♠ K 7

♥ J 10 9 8

♦ J 9 7 2

♣ Q 9 5

♠ 10 5

♥ A Q 6 2

♦ A Q 4

♣ A J 7 4

N
W E
S

♠ J 9 8 6 4 2

♥ 4

♦ K 6 5 3

♣ 8 3

♠ A Q 3

♥ K 7 5 3

♦ 10 8

♣ K 10 6 2

7
17 4
12

Deal 35

South Deals	♠ J 4
E-W Vul	♥ A 9 8 5
	♦ J 10 7 3
	♣ K 8 2
♠ Q 10 8 7 3	♠ A 9 2
♥ 6 4 2	♥ J 10 7 3
♦ 9 5	♦ A 6 4
♣ Q 9 5	♣ J 6 3
	♠ K 6 5
9 4 10 17	♥ K Q
	♦ K Q 8 2
	♣ A 10 7 4



Deal 36 ♠ J 7 4 3
West Deals ♥ K J 9 5
Both Vul ♦ Q 9 5
 ♣ 8 5

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

N
W E
S

♠ A 10 6 2
♥ Q 10 7 6
♦ 6 4
♣ 9 6 3

7
7 20
6