You are South, declarer in 3NT.

	<ul> <li>▲ A A</li> <li>♥ A B</li> <li>◆ 3 2</li> </ul>	54 (72 2	
	<ul> <li>★ 6 5</li> <li>N</li> <li>W</li> <li>S</li> <li>★ Q</li> <li>↓ 5 3</li> <li>↓ A 9</li> <li>★ A 4</li> </ul>	E E 5 2 3 7 5 4 C Q J	
West	North	East	South
			1NT
pass	2♣	pass	2♦
pass	3NT	all pass	

You have a balanced hand with 16 points, so you open 1NT. Your partner bids 2♠ (the Stayman convention) to see whether you have a four-card major, hoping that if you do it is hearts in which case 4♥ would be the best contract. You reply 2♦ to deny a four-card major so partner bids game in notrump.

West leads the  $\blacklozenge$ K. How do you plan to play the hand?

## Analysis

You count your winners — one spade, two hearts, one diamond and four clubs. That's eight, so you need one more. The best chance for an extra trick is a finesse in spades.

How do you proceed?



It is good technique to hold up the A for one round. In this case, you have six diamonds between your hand and dummy so if West has five of them, you only need to hold up once to exhaust diamonds in the East hand, so that East won't be able to return one on obtaining the lead. So you duck the opening lead and West continues with the Q, which you win in hand with the ace.

Let's look at the spade suit. If West has the  $\clubsuit$ K you could lead the  $\bigstar$ Q and try to finesse against it. But think about what happens when you lead the queen. West will cover it with the king and you will take it with the ace. Now you have no high cards left in spades! The point of finessing is to develop extra tricks but leading the queen hasn't achieved that. It is known in the trade as a 'no-win play'.

It is best to hope that East has the  $\bigstar$ K and you can make your queen by leading towards it. So play a heart to the  $\blacktriangleleft$ A in dummy and then lead the  $\bigstar$ 4 from dummy. Whether East takes the  $\bigstar$ K or not, your  $\bigstar$ Q will become a winner.

The opponents can take the  $\clubsuit$ K and three diamonds but you have nine tricks and your contract.

# Key Point-

In general, lead towards your high card for a finesse.

You are South. You are declarer in 44.



You have a good hand with six spades and you open 1 $\clubsuit$ . North raises you to 2 $\clubsuit$ , you invite to game with your intermediate values, and North takes a rosy view of the singleton club and bids 4 $\clubsuit$ .

The lead is the  $\forall$ K. Who has the  $\forall$ Q? How do you plan to play?

## Analysis

West has almost certainly led from a sequence and thus has the  $\mathbf{\Psi}Q$ .

The first thing to do is to count your losers. You have none in spades, none in hearts, one in diamonds and three in clubs — that's four, one too many. How can you eliminate one of your losers? The hearts look useless. If the diamonds are split 3-3 the thirteenth diamond will become a winner, but it will be too late because the opponents will have taken three club tricks by then. So the only possible suit for salvation is clubs.

You can eliminate one or two club losers by ruffing them in dummy. Are there any possible problems? Is there anything to stop you drawing trumps at once and then leading a club?



You take the opening lead with the  $\forall A$ .

If you draw all the opponents' trumps immediately, there will be none left in dummy to ruff the clubs. The solution is to lead a club at Trick 2. East will win and probably lead a trump to shorten dummy's trumps. You take that with the A and lead a second club and ruff it in dummy. Then return to your hand with a diamond to your A and ruff the third club with the A. Return to hand by leading a heart and trumping it with the A. Draw the remaining trumps and you have eleven tricks.

In fact, you could afford to draw one round of trumps before leading a club. This would allow you to ruff one club in dummy and make ten tricks. But if you try to draw two rounds of trumps, West will lead a third one when in with the club winner and you are a goner.

# Key Point-

Delay drawing trumps if necessary, in order to ruff losers in dummy.

You are South, declarer in 44.

	<ul> <li>▲ A</li> <li>♥ 9</li> <li>◆ K</li> <li>◆ K</li> </ul>	7 5 4 8 7 9 3 J 5	
	₩ ₩ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	E J 10 9 8 2 3 2 J 7	
West	North	East	South
	pass	pass	1♠
pass all pass	3♠	pass	4 <b>♠</b>

You open 1 $\blacklozenge$  and North gives you a limit raise to 3 $\blacklozenge$ , which shows 10-12 points and four spades. Your extra spade makes your hand better than a minimum and with ten trumps between you and your partner, you raise to game.

West leads the  $\P$ A, then the  $\P$ K. East plays the six then the four. Playing a high card followed by a low card is an encouraging signal to West, showing either the queen or a doubleton. In any case West can't go wrong by continuing with the  $\P$ J. East takes it with the queen and switches to a diamond.

How do you plan to play the hand?

## Analysis

You have already lost three tricks. There are no losers in clubs or diamonds but you must avoid a spade loser. You take the diamond switch with the A in your hand.

Do you play the A, hoping to drop the king, or do you lead the queen for a finesse, hoping that West has the king?



Naturally, you lead the  $\blacklozenge$ Q from your hand hoping to see the king pop up from West. No such luck — West plays the three. What to do?

Playing the ace at this point will work in one case — when East has the singleton king. Playing low in dummy for a finesse will work in two cases — when East has the singleton six or a void. So it is definitely better to play for the finesse.

You don't have to work this out every time, just remember the key point:

# Key Point-

In a suit with ten cards, missing the king, it is best to take the finesse.

You are South playing in 3NT.



You have the hand of the session, a balanced 21 HCP, so you open 2NT and partner raises you to 3NT.

West leads the  $\mathbf{P}Q$ . How do you plan to play the hand?

## Analysis

In a notrump contract, the first thing to do is to count your winners. Things look quite rosy. You have one spade winner, two hearts, six diamonds and one club — that's a total of ten. Excellent!

Where should you start looking around for extra tricks? Are there any potential problems?



You need to be careful here. In order to take your six diamond tricks, you need to cash the ace and king in your hand first to unblock the suit. If you win with the  $\P$ A in dummy at the first trick and then lead a diamond to unblock, you will never be able to return to dummy to enjoy the  $\P$ QJ109!

You need to retain the  $\P$ A in dummy as access to the diamonds. So win the opening lead in hand with the  $\P$ K, cash the  $\blacklozenge$ A and  $\blacklozenge$ K and return to dummy with the  $\P$ A. Then run the diamonds.

This way you will get your ten tricks.

Key Point-

Keep a high card as an entry to the long suit.

AQ16 8 K 1094 ♣ 7542 985 Ν AJ963 W Ε 632 S 🕈 Q 3 North West East South 1NT 2+ 2 pass pass 3NT pass all pass

You are West. South is declarer in 3NT. You lead the ♥6.

South opens 1NT (15-17 HCP) and North, who has four spades, bids 2♠ (the Stayman convention) to ask if South has a four-card major. South bids 2♦ to deny a four-card major and North, with enough strength for game, bids 3NT. Your lead of the ♥6 is taken by East with the ♥K. East then plays the ♥2 to declarer's ♥10, which you capture with the ♥J.

How do you proceed?

# Analysis

When returning partner's suit the standard method is to return your original fourth best if you started with four or more cards in the suit. Knowing this, how many hearts does declarer have left at this point? What do you do now?



It is a good thing in defense to get into the habit of counting declarer's cards.

When returning partner's suit you should play your highest remaining card if you started with three of them. If you started with four or more, return your original fourth best.

In the heart suit East returned the  $\checkmark$ 2, which shows an original holding of four hearts. (It couldn't be only two cards because that would mean declarer had five — and declarer denied hearts in response to Stayman.) You had five hearts originally, dummy had one and partner had four. That is a total of ten so declarer started with three hearts, two of which have been played already. So that means declarer has just one remaining heart, the  $\checkmark$ Q in fact.

So you can confidently play your  $\forall A$  and drop declarer's  $\forall Q$ . Then you can play your  $\forall 9$  and  $\forall 6$ . This gives you five heart tricks and the contract is defeated.

# Key Point-

When returning partner's suit, play the higher remaining card if you started with three cards in the suit. If you started with four or more, play your original fourth best.