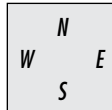


You are South playing in the popular contract of 3NT.

♠ K 6
 ♥ A 2
 ♦ Q J 8 4 3
 ♣ Q J 9 3



♠ A 5
 ♥ K Q 4 3
 ♦ K 10 7
 ♣ K 10 7 5

West	North	East	South
pass	3NT	all pass	1NT

You open 1NT (15-17 HCP) and North, with no four-card major but enough points for game, raises you to 3NT.

West leads the ♠Q. How do you plan to play the hand?

Analysis

You have two tricks in spades and three in hearts, so you need to develop four more tricks.

Both diamonds and clubs offer good prospects for tricks. You have the king, queen, jack and ten in both suits. When developing tricks you normally choose the suit which has the most number of cards in the two hands. In this case you have eight cards in each suit.

Which suit do you attack?

<p>♠ Q J 10 8 7 4 ♥ 10 9 ♦ A 2 ♣ A 8 2</p>	<p>♠ K 6 ♥ A 2 ♦ Q J 8 4 3 ♣ Q J 9 3</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="margin: 0;">N</p> <p style="margin: 0;">W E</p> <p style="margin: 0;">S</p> </div> <p>♠ A 5 ♥ K Q 4 3 ♦ K 10 7 ♣ K 10 7 5</p>	<p>♠ 9 3 2 ♥ J 8 7 6 5 ♦ 9 6 5 ♣ 6 4</p>
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There is an important difference between the diamond suit and the club suit. In clubs you have four cards in each hand whereas in diamonds you have five in one hand and three in the other. So by knocking out the ace you can develop four tricks in diamonds but only three in clubs. Since you need four more tricks for your contract, you must attack diamonds.

Note that there is not time to develop both suits. You have the ♠A and ♠K, one of which will win the first trick, and the defense will continue spades when they take their ♦A, so you will be exposed in spades after you win that trick. If you lose the lead again the opponents will take four spade tricks, so you cannot profitably knock out the ♣A as well as the ♦A.

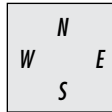
Playing on diamonds, you take two spades, three hearts and four diamonds and make your contract.

Key Point

Establish the suit that will give you the greatest number of tricks.

You are South, declarer in 3NT, yet again.

♠ K 5 4
 ♥ A 8 7
 ♦ K 9 3
 ♣ Q J 5 4



♠ A 8 7
 ♥ K 5 2
 ♦ A 7 5 4
 ♣ A 7 3

West	North	East	South
pass	3NT	all pass	1NT

You have a very balanced hand with 15 points including three bullets. You open 1NT and partner, with no major suits but plenty of points, has no hesitation in raising you to 3NT.

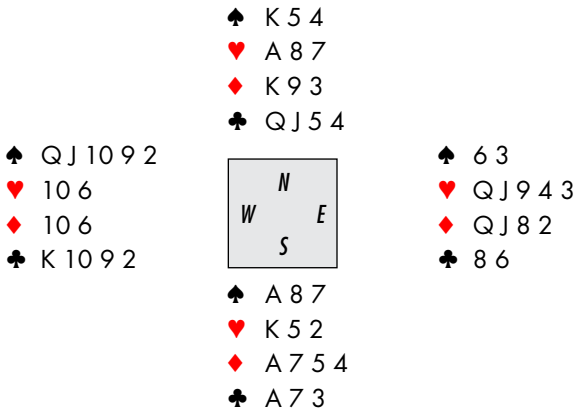
West leads the ♠Q. How do you plan to play the hand?

Analysis

You have seven winners. Two more are needed from diamonds or clubs. You can make a long suit trick in diamonds if the suit breaks 3-3 but this is only a 36% chance. The club suit looks more promising.

You could try leading the ♣Q and finessing East for the king. Before you do, imagine how your hand and dummy would look if East had the king and covered the queen. You would take the ace and then the jack would also take a trick — but that comes to only eight tricks.

Is there anything else to try?



The best chance to make two extra tricks in clubs is to hope that West has the ♣K. If so, you can succeed by leading towards your queen and jack in dummy.

So win the first trick in your hand with the ♠A, play the ♣A (in case the king is singleton) then lead a small club towards dummy. If West plays the king, you play low in dummy and you immediately have two extra club tricks. If not, play the queen from dummy. If that wins, do not play the jack but return to your hand in hearts or diamonds and lead another small club towards the jack in dummy. This way, if West has the king, you make three club tricks.

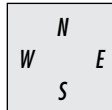
Note that there is no point in hoping that East has the ♣K — you would only make three club tricks if the clubs were split 3-3, in which case it wouldn't matter how you played the suit.

Key Point

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

You are South. You are declarer in 4♠.

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



♠ A 9 6 5 4
 ♥ A J 6
 ♦ A K
 ♣ A 5 4

West	North	East	South
			2NT
pass	3♣	pass	3♠
pass	4♠	all pass	

You have a good balanced hand with 20 HCP and five spades so you open 2NT. North bids 3♣ (Stayman, just like over 1NT) and happily bids game when you show a spade suit.

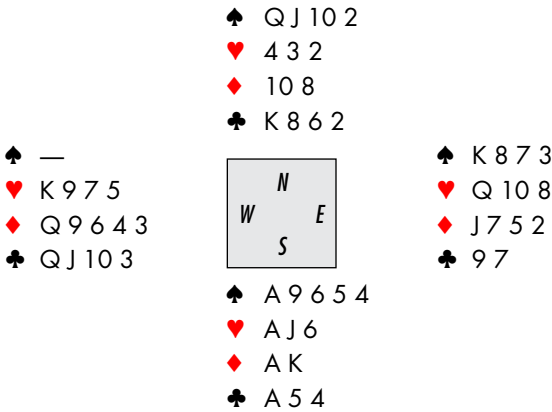
The lead is the ♣Q. How do you plan to play the hand?

Analysis

The first thing to do is to count your losers. You have one in spades, two in hearts and one in clubs — that's four, one too many.

How can you eliminate one of your losers? The best chance is the trump suit. If East has the ♠K, you can finesse against it. That's a 50% chance, and if it doesn't come off, you might still find clubs 3-3.

How do you proceed?



You need to win Trick 1 with the ♣K in dummy in order to lead spades through East. In general you should lead low for a finesse and if it works return in another suit and lead low again. That is out of the question here because there are no more entries to dummy!

You need to allow for the king to be protected by several small spades. If you have sufficient ‘adjacent cards’, it is acceptable to lead an honor for a finesse. In this case it is okay to lead the ♠Q because you have the jack, ten and nine as adjacent cards between your two hands.

So lead the ♠Q. If East does not cover with the king, play small from your hand and repeat the finesse by leading the ♠J from dummy to the next trick. If this is ducked, repeat it again by leading the ♠10. This way you will eventually pick up the king no matter how strongly it is guarded.

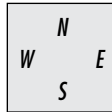
So you will lose only two hearts and one club, making your contract.

Key Point

Don't lead an honor for a finesse unless it is supported by at least one adjacent honor.

You are South, declarer in 4♥.

♠ J 6 3
 ♥ J 10
 ♦ A J 8 7 5
 ♣ A 5 3



♠ 7 4 2
 ♥ A K Q 9 7 3
 ♦ 6
 ♣ K 9 4

West	North	East	South
			1♥
pass	2♦	pass	2♥
pass	3♥	pass	4♥
all pass			

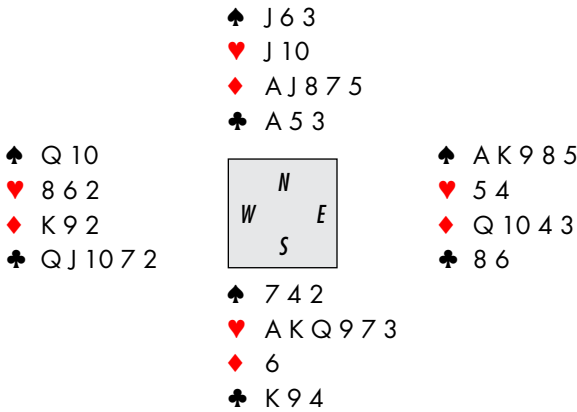
You have a good hand with strong hearts and you open 1♥. North has five diamonds and 11 HCP and bids 2♦. You rebid your hearts, showing six of them. Your partner, encouraged by the ♥J10, invites to game and you bravely accept.

The lead is the ♣Q. How do you plan to play the hand?

Analysis

You have three losers in spades and one in clubs.

How can you eliminate one of your losers? There is no chance of ruffing one in dummy, so the only possible source of extra tricks is the diamond suit. How will you proceed?



To establish winners in the diamond suit you will need to play the ♦A and then trump three small diamonds in your hand. If the opponents' diamonds split 4-3, the fifth diamond in dummy will become a winner. This requires several entries to dummy: let's count them. You need to cross to dummy with the ♦A to ruff a diamond. You need to cross twice more to ruff diamonds and again after you draw trumps to cash the ♦J. That is three more entries after the ♦A. Do you have that many? If you take the opening lead with the ♣K in your hand, the ♣A will be an entry to dummy. Can you see two more entries to dummy?

Look at the heart suit. You have the ♥AKQ in your hand but the next two highest hearts are in dummy! So if you are careful, you can use the ♥J10 as entries. Take the ♣K in hand and start on the diamonds — play the ♦A then ruff a low diamond with the ♥3 in hand. Then play the ♥7 to the ♥J in dummy and ruff another diamond, not with the ♥9 but with the ♥Q. Why? You need to preserve the ♥9 to lead to the ♥10 in dummy in order to ruff another diamond — this time with the ♥K, which of course cannot be overruffed.

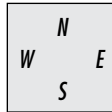
Whilst doing this you have drawn two rounds of trumps, both opponents following, fortunately. There is only one trump outstanding so draw it with the ♥A. Return to dummy via the ♣A and discard your remaining club on the established ♦J.

Key Point

Consider setting up extra tricks in a long suit in dummy by ruffing in your hand.

You are East. South is declarer in 3NT. Partner leads the ♣K.

♠ Q J 8
 ♥ K J 4
 ♦ 6 5 2
 ♣ A 4 3 2



♠ K 5 3
 ♥ 9 8 6 5
 ♦ K 9 8 4
 ♣ 6 5

West	North	East	South
pass	pass	pass	1NT
pass	3NT	all pass	

South opens 1NT (15-17 HCP). North has 11 HCP and no four-card major and bids 3NT.

Partner leads the ♣K. Declarer takes this in dummy with the ace and plays the ♠Q from dummy.

How do you play from here?

Analysis

If you play a low card, the queen wins and declarer continues with the jack. What do you do now?

<p>♠ 10 6 2 ♥ 10 3 2 ♦ Q 10 7 ♣ K Q J 10</p>	<p>♠ Q J 8 ♥ K J 4 ♦ 6 5 2 ♣ A 4 3 2</p>	<p>♠ K 5 3 ♥ 9 8 6 5 ♦ K 9 8 4 ♣ 6 5</p>									
	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">N</td> <td></td> </tr> <tr> <td style="text-align: center;">W</td> <td style="text-align: center;"> </td> <td style="text-align: center;">E</td> </tr> <tr> <td></td> <td style="text-align: center;">S</td> <td></td> </tr> </table>		N		W		E		S		
	N										
W		E									
	S										
	<p>♠ A 9 7 4 ♥ A Q 7 ♦ A J 3 ♣ 9 8 7</p>										

A good rule in defense is to cover the last of touching honors led by dummy.

Look at what happens if you cover the ♠Q with your king. The ace wins the trick and declarer next leads the ♠4 from hand and plays the eight, finessing against your partner's ten. This wins and declarer continues with the ♠J, dropping your partner's ten and establishing the four as a fourth trick in spades. Together with three tricks in hearts and the ♦A and ♣A, this ensures the contract.

Now look at what happens when you don't cover the ♠Q with the king. If declarer continues with the ♠J you cover this time, declarer wins the ace and this promotes your partner's ten. Declarer can then develop a third spade trick by losing to partner's ten but that brings the total to only eight tricks — three spades, three hearts and one each in diamonds and clubs — and the contract is defeated.

So remember the Golden Rule:

Key Point

When dummy leads touching honors, cover the last one!