You are South. After a routine auction you are declarer in 3NT.

- ♠ Q32
- V AK4
- 102
- ♣ Q9632
- Ε S
- ♠ AK5
- J7
- K 7 4
- ♣ KJ1074

West	North	East	South
			1NT
pass	3NT	all pass	

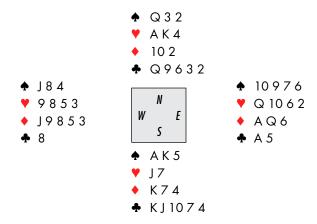
The lead is the ◆5 by West. East wins with the ◆A and continues with the **♦**Q.

How do you plan to play the hand?

### Analysis

Count your winners. You have the  $\triangle A$ ,  $\triangle K$  and  $\triangle Q$  — that's three. Then the ♥A and ♥K — that's two more, and the ♦K will bring the total to six. So you need to find three more tricks. The obvious source of extra tricks is the club suit where you have the ♣KQJ109. All you need to do is knock out the ♣A and you will have four club tricks.

Are there any possible problems? Is there anything wrong with taking the ◆K at once and leading a club?



It is certainly attractive to capture the  $\mathbf{Q}$  with the  $\mathbf{K}$ , but the  $\mathbf{K}$  is high and you have the option of holding it up. The danger is that the opponents may be able to take four diamond tricks before you can cash your clubs. The opening lead of the ♦5 may be from a five-card suit. If it is from a four-card suit there is no problem because each opponent started with four diamonds and they cannot take more than three diamond tricks.

The solution is to let East win the second trick with the ◆Q and take the third round if diamonds are continued. Why? Because if West has five diamonds and East has three, East won't have one left to lead to partner after three rounds. When you regain the lead, play a club. Make sure to set up your clubs before cashing your stoppers in the majors. Fortunately, East has the A and is out of diamonds, so you can enjoy your clubs and finish up with ten tricks.

If West had the A, there was no hope if he also had five diamonds. You can't win them all!



When playing notrump, consider holding up your winner until the third round.

You are South, declarer in 44.



West	North	East	South
	1♣	pass	1♠
pass	2♠	pass	4♠
all pass			

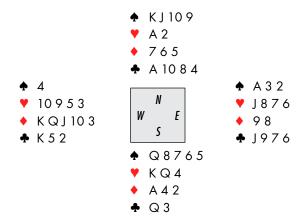
West leads the ♦K.

How will you make ten tricks?

## Analysis

You have four losers — one in spades, two in diamonds and one in clubs. You can try to avoid a club loser by leading towards the ♠Q, but even if East has the ♠K, the opponents will cash two diamonds and and score the ♠A for down one.

Which is the best way to eliminate a loser?



When you have a suit with more cards in your hand than in dummy you can consider taking a ruff in dummy. In this case you have three hearts in hand and two in dummy but there is no loser in hearts so a ruff would not help you. However, if on the third heart you discard a diamond from dummy, you will have more diamonds in your hand than in dummy and you will then be able to ruff a diamond!

So win with the ◆A. Careful now — you cannot afford to draw trumps just yet because you have two quick losers in diamonds now that you have played the A. If you play a trump, the person with the A will probably take it and play two more rounds of diamonds before you can discard them on the hearts

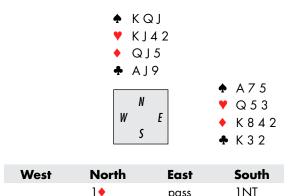
Play three rounds of hearts and discard a diamond from dummy on the third heart. Then it is safe to draw trumps and you will lose only one diamond trick, making your contract.



Discards can be made from dummy on long cards in declarer's hand for the purposes of developing ruffing tricks.

You are East. South is declarer in 3NT. Partner leads the ♠10.

3NT



pass

all pass

West leads the ♠10.

Plan the defense.

pass

# Analysis

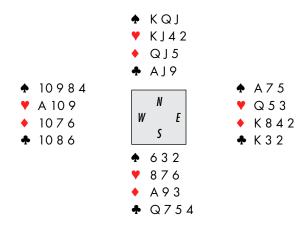
South's bidding reveals the absence of a four-card major, so it is reasonable for West to lead a major suit.

Looking at dummy, partner's ♠10 is probably the top of a sequence of four or five cards.

Should you hold up your ♠A?

Should you win and continue spades?

Should you win and switch to another suit?



Questions, questions! Let us look for answers.

Switching to a heart does not appeal because you would be leading from your ♥Q into the jaws of the ♥KJ in dummy. Similarly, switching to a club from your ♣K into the ♣AJ in dummy seems futile. It would be safe if partner had the #Q but not otherwise.

What about diamonds? Leading a diamond may not give anything away immediately but it opens up the suit. When a suit is not clearly owned by either side it is better to let declarer make the first lead in the suit.

It is time for a passive defense. Win the  $\triangle A$  and return the  $\triangle 7$ . This may or may not help establish a long spade trick for your side, but at least it doesn't give anything away. Provided you don't give away a trick, declarer cannot make this contract. There is no point in holding up your ♠A — your third spade may be useful as a passive exit card later in the play.



Don't open up suits for declarer if you can avoid it.

You are South, declarer in 3♠.

A K 8 4 8 4 2 A 5 4 **4** 432 Ε S ♠ Q9752 109 K 6 2

West	North	East	South
			1♠
pass	3♠	all pass	

♣ AK9

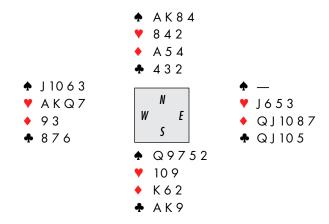
West leads the ♥A, ♥K and ♥Q, which you trump in your hand, as East follows suit each time.

Plan the play.

## Analysis

Count your losers. You have two in hearts and one each in diamonds and clubs. You need to play the trumps to avoid a loser. You work out that the missing trumps are the  $\clubsuit J$ ,  $\spadesuit 10$ ,  $\spadesuit 6$  and  $\spadesuit 3$ .

Which is the best way to proceed?



If trumps are split 2-2 or 3-1 there is no problem, but you would like to make your contract if there is a 4-0 split. This is similar to Problem 5 where you had nine trumps missing the jack and the winning line was to keep an honor in each hand.

In this case you are missing both the jack and the ten and that changes the situation. You cannot succeed if East has the four outstanding trumps, because if you lead a low trump from dummy East can insert the ♠10, forcing out your ♠Q. Now East is left with ♠J63 and you cannot stop the ♠J from taking a trick.

But if West has the four missing trumps and you are careful to finesse twice you can capture them all. Play the  $\Phi Q$  first, then when the bad break is discovered you will have two honors in dummy covering the ♠110. Lead the  $\Phi$ 9 and let it run if West does not cover. West does best to cover with an honor, which you win in dummy. Return to hand with a diamond or a club and finesse against West's remaining honor.

# Key Point-

With a nine-card fit including A, K, Q but missing the jack and ten, keep two honors together in the same hand to maintain a double finessing situation.

You are South, declarer in 64.

9832 AQ43 A Q 7 **4** 65 Ε S AKQJ74 8 8 5 4 A K 7

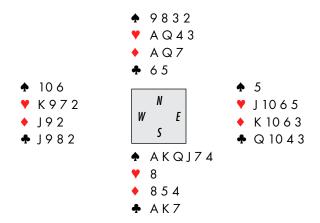
West	North	East	South
			1♠
pass	2NT*	pass	4NT*
pass all pass	5♥*	pass	6♠

North's 2NT bid showed four spades and an opening bid. 4NT was Roman Keycard Blackwood for spades, and 5♥ showed two keycards without the **♠**Q.

West leads the ♥2. How will you make your slam?

## Analysis

You have two diamond losers and one club loser. The club loser can be ruffed in dummy. If West has the  $\phi K$ , you can eliminate a loser by finessing the  $\phi Q$ . What will you do?



The heart finesse at Trick 1 is free! If it works you can dispose of a diamond loser. If it loses, you are no worse off - you can discard a diamond on the ♥A and take the diamond finesse later. So play the ♥Q on the opening lead and, voila, it wins! You can draw trumps and then discard a diamond on the ♥A, making twelve tricks.

If you win the ♥A at Trick 1 and later take the diamond finesse, you receive the bad news that East has the ◆K, and down you go.



When an opponent leads a suit there is sometimes a free finesse available.