

Marty Bergen Online Voice Lesson Transcript

To Finesse or Not To Finesse

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Our topic today is *To Finesse or Not To Finesse*.

We all know how important finesses are. What is a finesse? It's a maneuver to win a trick with a card that is not an obvious winner. Many players love to finesse. It's usually simple and supplies immediate gratification - when it works.

However, experts don't like to finesse. Why? Finesses lose half the time, and no one gets rich betting on 50-50 propositions. Of course, that doesn't mean you should never finesse. Finessing will always be an important part of bridge.

For each of the following 15 deals, I will explain the initial thinking to help you decide the key question - To Finesse or Not To Finesse.

Hand # 1 - What's Your Favorite Minor ?

Contract: 3NT

Lead: ♥ 5

North

♠ 7 5 2

♥ J 3

♦ A J 10 5 4

♣ Q J 3

West

♠ J 9 8

♥ Q 10 8 5 2

♦ 9 8 2

♣ K 7

East

♠ Q 10 3

♥ K 9 7 4

♦ Q 7

♣ 8 5 4 2

South

♠ A K 6 4

♥ A 6

♦ K 6 3

♣ A 10 9 6

South

1♣

2NT

North

1♦

3NT

South has 18 HCP so he's obviously too strong to open 1NT. But it's also true that South has a really attractive hand. Why is that? For one thing, he's got $4\frac{1}{2}$ quick tricks. S-AK is 2, H-A makes 3, C-A makes 4, and the D-K is $\frac{1}{2}$ for a total of $4\frac{1}{2}$. He also appreciates his C-T9. AT9x is a lot better than A432. South also loves the fact that he doesn't have any Qs or Js. Those are the most overrated honor cards; hands which have their honors comprised of As, Ks, and Ts are always worth more than their point count would indicate.

After South's 1C bid, North has a routine 1D response. At this point, it's very important for South to rebid 2NT rather than show his 4-card spade

suit. 2NT shows his strong hand and balanced distribution immediately, whereas 1S would be very ambiguous as to distribution and strength. After 2NT, North has an easy raise to 3NT.

West leads the H-5, and now it's time for declarer to count his winners: 2 spades, 2 hearts, 2 diamonds and 1 club are six winners off the top. We need 3 additional tricks, and because of the nice intermediates in the minors, both clubs and diamonds have the potential to yield those extra tricks.

Meanwhile, back to the heart suit, unfortunately West has led our shortest and weakest suit, but dummy's H-J does give us some hope. It is possible that West led a low heart from the KQ, which is something he would do against a NT contract. So, we play the H-J from dummy, hoping for the best. Unfortunately, East plays the king; so much for that. I would win the first heart with the ace, although it wouldn't be wrong to hold up.

And now it's time to turn our attention to the minors, and decide which minor to play to hope to get the extra tricks. The diamonds are longer and stronger, but if we play diamonds normally, which would mean cashing the king and then finessing the jack (because with eight missing the queen, you finesse rather than play for the drop); if that finesse loses, back comes a heart, and we're finished - you must lose at least four heart tricks and one diamond loser would make five.

The right way to play diamonds, in general, is not the right way to play diamonds on this hand; not because East happens to have the queen, but, by playing diamonds by cashing the king and the ace, we have some chance that the queen will fall - not a great one, but even if that doesn't work, we can now take the club finesse. This is giving ourselves two chances to make the hand, whereas if you just took the diamond finesse, that's your ONLY hope; and you'll note, looking at the cards, fortunately the diamond finesse wouldn't have worked, but when the queen of diamonds falls, you've got your

three extra diamond tricks and you're all set, and you note that the club finesse wouldn't have worked.

So, the moral of the story is, whenever possible, give yourself two chances to make a hand. That extra chance, even if it's not a great chance, might materialize and make all the difference in the world.

Hand # 2 - Taking Care of your Hearts

Contract: 3NT

Lead: ♠ Q

North

♠ 5 4 2

♥ A K J 3

♦ 6 5

♣ Q 10 9 4

West

♠ Q J 10 8

♥ 10 8 6 5

♦ A 2

♣ 7 6 2

East

♠ 9 7 6 3

♥ Q 7

♦ K Q 7 4

♣ 8 5 3

South

♠ A K

♥ 9 4 2

♦ J 10 9 8 3

♣ A K J

South

1NT

2♦

North

2♣

3NT

The bidding is pretty straightforward: You would open 1NT, and your partner is going to bid Stayman. When you deny any major, partner will bid 3NT. The opening lead is the S-Q. How would you play the hand?

First step is to count your winners: you have 2 spade winners, 2 heart winners, and 4 club tricks, so you only need one additional trick. Your longest suit is diamonds; unfortunately, since dummy has no help for you, that suit is worthless as far as developing extra winners. So the only suit you can get extra tricks in is hearts. You have a lot of chances - if hearts are 3-3, you're all set. You're also fine if West has the H-Q. You can win a trick with the J easily. Did you also appreciate the significance of the H-9? If either opponent started with a singleton or doubleton H-T, eventually that card will enable you to set up an additional heart trick.

How would most players play this hand? After winning the spade lead, they would take the heart finesse. It loses on this hand. When East returns a spade, you win your last spade honor, play a heart to the ace, the ten will not appear, you'll cash the king of hearts. Unfortunately, on this hand, as you can see, hearts don't divide 3-3, and they would be down one. If you thought about running clubs earlier to try to get the opponents to make some discard, that's OK, but let's be realistic - with those hearts sitting in dummy, nobody is going to be throwing a heart away.

However, this hand could have been made. Instead of finessing hearts on the first round, or, if you would have cashed one heart honor, gotten back to your hand in clubs, and then taken the heart finesse, that wouldn't have worked either, with East having a doubleton queen. But there was a solution, and it is NOT a double-dummy one. The right technique in hearts, if you need one additional trick, is to cash the ace and king first. Then, you'll get back to your hand in clubs, and lead a heart toward the jack. If the opening leader started with the queen of hearts, you're fine. You'll always win the H-J, and you don't mind giving up one heart trick if West started with Qxx. Remember, you're in 3NT, and with your eight tricks off the top, you only need one additional trick. But this safety play of cashing the A and K will get you your extra trick whenever East started with Q or Qx, and while that may not be a very likely chance, you've nothing to lose by playing this way.

So, keep in mind, very often when you play IMPs, and your only goal is to make your contract, try to give yourself an extra chance rather than just making the normal play in a suit.

Hand # 3 - Eleven Missing the King

Contract: 6 ♠

Lead: ♥ J

North

♠ A 8 5 4 3

♥ A 8 5

♦ A K

♣ A K J

West

♠ K 2

♥ J 10 9 2

♦ J 7 5 4

♣ 9 8 6

East

♠ —

♥ Q 7 4 3

♦ Q 10 6 3 2

♣ Q 10 4 2

South

♠ Q J 10 9 7 6

♥ K 6

♦ 9 8

♣ 7 5 3

South

2 ♠

3 ♠

North

2NT

6 ♠

South opens 2S, and West passes. North has a terrific hand, particularly in support of spades. He's very interested in slam; in fact, even seven is possible. So he'll respond 2NT, and East will pass. Now it's back to South. First of all, the question is: What is the partnership agreement? If they're playing Standard, if South shows another suit here, it shows more than a minimum weak two bid and suggests a feature in that suit.

I understand that's not the phrasing that most people would use, but if you're playing feature, that's the right way to look at it. For a vulnerable weak two bid, South definitely has a minimum, so his correct rebid is 3S. It's much more important for the weak two bidder to let partner know what kind of weak two bid he has - whether he's at the top end or the bottom end (of his point range) - that's much more important than to talk about a particular side suit. If North-South are playing Ogust responses, then since we're vulnerable, it's definitely a minimum, and it's not like South has a bad suit, but considering it's only headed by the Q-J-T, as opposed to higher honors, I would rebid 3C, showing a bad suit and a bad hand. Very relevant in South's thinking as to what kind of weak two bid he has is his distribution; it's always important to keep in mind that, while it's great to have a long suit, you must not forget about your distribution in the other suits. Given a 6-card suit, 6-3-2-2 is the flattest you can be in the other suits, which is not good. 6-3-3-1 would be better, 6-4-2-1 would be considerably better. South's going to bid 3S if playing feature responses, or 3C if playing Ogust.

When it gets back to North, he's disappointed that his partner has a minimum, but in a sense, it makes his life easier. If South had shown a good weak two bid, then North should be thinking about the possibility of seven. Once South shows a minimum, seven is out, but North's hand is SO good that he's got to be in slam after the weak two bid, so he should jump to 6S. If South has as little as the S-Kxxxxx, with or without the Q or J, as he presumably has, then North can immediately count six spades, one heart, two diamonds, and two clubs for eleven tricks. If South has three diamonds, then North knows he can trump one diamond in dummy for twelve tricks; or, at worst, declarer will have to take a club finesse. So six spades *has* to be a good contract, and that's what North will bid, and that will end the auction.

West leads the H-J, and declarer is obviously pleased with the dummy. Since South has the H-K, that helps, although the missing S-K is a problem. So now, from South's point of view counting losers, hearts are fine, diamonds are fine, but declarer has a possible spade loser and a possible club loser. Both of them offer the potential to take finesses. Of course, as almost all bridge players know, with eleven trumps missing the king, the percentage play is to play for the drop. The finesse is not the percentage play; but, there are other considerations on this hand. Question: Before proceeding, how would you play if you were the declarer?

The H-J is the lead, and here's what I would do: I win it with the K, and lead a heart to the ace. I'm not touching trump immediately. I now would cash the ace and king of diamonds to strip that suit. I lead a third round of hearts from dummy and trump it. It doesn't matter which trump I trump with; all of the North-South trumps are equivalent, other than the ace. So I trump the third heart, not expecting it to be overruffed; the opponents have eight, so there's no reason to think West started with short hearts, and now that I'm back in my hand, I would lead the S-Q just in case a West player sitting with Kx foolishly decides to cover an honor with an honor. But when West plays the S-2, I confidently play low from dummy.

You see the way I set up the hand, West has both spades; so the finesse will succeed. And you may say, "Marty, that's very convenient to make your point, but it certainly didn't have to be that way." And I'll agree with that. If the finesse had lost to East's singleton king, what would have happened? Because you thoughtfully stripped the hand, East has to give you a trick. He either will lead a club, and when I play last with the AKJ, I'll never lose a trick in that suit. If he leads back a red card, where you're void in both hands, you will slough a club from one hand and ruff in the other, and now you don't lose any club tricks.

So here's a hand - and this is a familiar theme in bridge - that yes, you do need to know the right way to play a suit in a vacuum, but on some hands, the proper technique in a suit is not the right way to play a hand - that's why you always have to think about other suits, and not just focus on one.

Hand # 4 - The Second-Best Slam

Contract: 6NT

Lead: ♥ 10

North

♠ J 3
♥ A 7 3
♦ K 7 5 4
♣ K J 10 2

West

♠ K 10 8 4 2
♥ 10 9 8
♦ Q 10 2
♣ 6 5

East

♠ 9 7 6 5
♥ 6 5 3
♦ J 8 6
♣ 7 4 3

South

♠ A Q
♥ K Q J 2
♦ A 9 3
♣ A Q 9 8

South

2♣

2NT

North

2♦

6NT

South has a terrific hand - 22 HCP and a quality heart suit (a quality suit is one with at least 4 cards and at least 3 honors) - so South is definitely strong enough to open 2C and rebid 2NT. North is delighted with twelve HCPs, including a quality suit of his own. North has two quick tricks, an ace and two kings; the only flaw in North's hand is its dubious doubleton in spades; but as soon as South opens 2C, North knows that his side has a slam, other than if they were off two aces or two key cards. But there's no

hurry, so if playing Standard, I would bid 2D as North as a waiting bid, or, the way I prefer to play, 2D is positive, saying that responder has at least 4 HCP usually with at least one king; it's game forcing, and there's no upper limit. Other people like to play control responses, so North would make some bid that showed 4 controls because of their ace which counts as two, and two kings which each count as one control.

Anyway, let's continue the auction based on a 2D response. On this hand we don't have to wonder whether it's positive or waiting, because the rest of the bidding will take care of itself. Obviously, every partnership must have a firm agreement. South's going to bid 2NT, showing his balanced hand of 22 or 23 HCP, possibly 24, and now, the bid that most players would make with the North hand is 6NT. They know that North-South have at least 33 HCP but not enough points for seven, so they would go straight to six. There's no need to bid Gerber along the way, as there's no chance the opponents have two aces. However, at IMPs, there is a different bid that I'd prefer, and the important concept here is that 6NT is very hard to make. I know it scores the best, and at matchpoints, that is certainly relevant; the problem is that 6NT down one is not going to be a good result at any form of scoring. So when it comes to slam, certainly at IMPs, and even at matchpoints, you want to be in the safest slam, and it is easier to make twelve tricks with a trump suit than in no trump.

How can North explore for a slam in a suit without misrepresenting his hand? A wonderful convention (but one that I realize is not an "in" convention) is "5NT Pick-a-Slam". When I wrote my slam books, I talked about this as my favorite slam convention, which may have surprised a lot of people who are infatuated with Roman Key Card.

Well, I think "5NT Pick-a-Slam" is infinitely more important. When is it used? On almost any auction imaginable, particularly one where you have not found a trump suit, but you'd like to try to play in a suit if possible. So the way this works is that, at some point, once you've determined that your

side has the values for slam, and you're confident that you're not missing two aces or two key cards, you jump to 5NT and that says, "Partner, I want to be in slam, I want to be in six (it's not used when you're thinking about seven, which hopefully, is very rare), bid six of something - show me a suit if you have one." If you've bid suits earlier on a different auction, if you have a suit that's worth rebidding, talk about it - or if I, the responder, have said something, feel free to support a suit of mine that you may not have had a chance to show support for yet.

If North did use 5NT Pick-a-Slam on this hand, South would bid 6C. Why clubs rather than hearts? Because it's cheaper. By bidding 6C, going "up-the-line", if North had a diamond suit that he wanted to talk about, South could now come back with 6H. So by using the up-the-line principle, which has many very nice applications in bridge, you get several bites at the apple, trying to find a fit in a suit contract. And you'll note that although 6NT is a perfectly reasonable contract, 6C is better. In 6NT, which is the contract we will play because that's the contract that virtually everyone would have reached, you have eleven top winners: 4 clubs, 4 hearts, 2 diamonds and a spade. One hope to make the contract is the spade finesse, but you also have a chance by doing something with the diamonds.

On the other hand, 6C is a better contract. All you need to make 6C is a 3-2 club split. If clubs do divide 3-2, you're cold. After drawing three rounds of trump, you'll run hearts, discarding a spade from dummy, and now you have no spade problem - you can play S-A and ruff your S-Q, cheerfully concede a diamond trick, and you never have a problem. And if those of you who are concerned about losing two IMPs for making 6C when the other tables are in 6NT, trust me, when it comes to slam bidding, we never worry about one or two IMPs; if you can bid slam and make it, you're going to do great. And if you do happen to lose a match by one or two, which has happened to all of us, it was because of other boards that you didn't do well enough on.

Anyway, let's play 6NT. West is going to lead the H-T, and here we are. How would you play the hand? It doesn't matter where you win the heart trick; entries are not the issue on this hand. What I would do to try to improve my chances is I would begin by winning the heart in my hand, and playing four rounds of clubs. Give the opponents a chance to discard imperfectly. Discarding is very difficult on many hands, particularly for the defenders, who don't know their side's 26 cards, and if some opponent throws away a diamond, you'd love that.

On the actual hand, West is going to throw two spades after following to two clubs, and East is going to throw one spade, so nothing great has happened.

And you might want to play hearts now - that's fine - but the key play is to lead diamonds and lose one, but you care a great deal about which opponent you lose the diamond to. If you lead a diamond from the South hand and duck, and East wins and leads back a spade, you're at the crossroads long before you want to be there. Are the diamonds going to split? You don't know, so you don't know whether you should take the spade finesse.

Therefore, the right technique is, when you're in the dummy, lead a low diamond, and when East follows with some diamond (on this hand, East would play the six), you play the nine. It's not a finesse, it's simply a ducking play - one that ensures that you're losing the trick to West. It's not an end play; when West wins the diamond, he can exit with a diamond. Or, if you didn't play out the hearts, he could exit with a heart. But the key is, you don't have to make your decision in spades yet. So you duck a diamond to West, he comes back with a heart, let's say, you win that, you finish up the hearts, noting whether the opponents throw any diamonds or not, that's all that matters, and now you get to test the diamonds. You play the ace of diamonds, and a diamond to the king.

On this hand, the diamonds split, so you're all set. You cash dummy's last diamond, throw the S-Q, and claim. With diamonds splitting 3-3, you got a third diamond trick which brought you to twelve. What would you do if diamonds hadn't split - and more often than not, when the opponents have six cards, they won't divide 3-3, now and only now will you take the spade finesse. So you're giving yourself two chances - we're always trying to do so - but on this hand, the timing was very important and to make sure that when you did give up the diamond, that West was the player who won the trick because he couldn't test you with an early spade lead.

Hand # 5 - A Necessary Finesse

| | | | |
|--------------|----------------|--------------|--|
| Contract: 4♠ | | <i>North</i> | |
| Lead: ♣10 | | ♠ K 8 | |
| | | ♥ 6 5 4 | |
| | | ♦ J 10 5 3 | |
| | | ♣ Q 7 3 2 | |
| <i>West</i> | | <i>East</i> | |
| ♠ 9 6 5 | | ♠ 4 3 | |
| ♥ 10 8 | | ♥ K 9 7 3 2 | |
| ♦ A Q 2 | | ♦ K 7 4 | |
| ♣ 10 9 8 5 4 | | ♣ K J 6 | |
| | <i>South</i> | | |
| | ♠ A Q J 10 7 2 | | |
| | ♥ A Q J | | |
| | ♦ 9 8 6 | | |
| | ♣ A | | |
| <i>South</i> | <i>North</i> | | |
| 1♠ | 1NT | | |
| 4♠ | | | |

You open 1S with your very nice hand. Your partner will respond 1NT, whether you're playing that is forcing, semi-forcing, or non-forcing. When it comes back to you, your hand is too strong to merely invite game. You've got to be in game, and you don't know whether partner hates spades (0 or 1) or has some (2 or rarely 3), but with your great suit (an "independent" or "self-sufficient" suit is a suit with at least six cards and at least four honors), you don't *need* spade support. You'd like it, but even if partner has a void or singleton, you expect to lose only one trump trick at worst. Therefore, the correct rebid is 4S.

You get the opening lead of the C-T, and you see that dummy is a mixture of good news and bad news. You're happy with dummy's spade support, but the bad news is twofold: one, dummy has a very weak hand, and secondly, although dummy has three honors in the minors, they're worthless. The C-Q doesn't help you with your singleton ace, and the D-JT don't help because you don't have any honors. So you have three sure diamond losers, and obviously no losers in the black suits, but then we come to the heart suit. You don't know who has the king; obviously, you hope that East does. And if West has the king, nobody can make the hand.

The problem is: Entries. You'd like to have two entries to dummy to take two heart finesses, and if you did have two entries to dummy, as long as East has the king of hearts, you'd be fine. But other than the S-K, how are you going to get to dummy?

Did you appreciate dummy's S8? Of course, you'd be much happier if dummy's intermediate spade card were the 9, then you'd have two easy entries. But, the eight, in combination with dummy's king, at least gives you a fighting chance. So after winning the A-C, the correct play, to give yourself a chance to make the contract, is to lead a low spade, and when West follows with the five, finesse dummy's eight.

You are risking going down two if the finesse loses, but whether you're playing IMPs or matchpoints, any time you're in a reasonable contract, a normal contract, you've got to play bridge and try to make it. So finesse the S8, and fortunately, it wins. You now take a heart finesse, and once again, your luck is in, and that finesse wins. Now, life is easy. You lead another spade to dummy's king, repeat the heart finesse, which as expected, wins, and now you draw trump and claim. All you're going to lose are three diamond tricks. You were fortunate, but players who play well often are.

Hand # 6 - Counting to Ten

| | | |
|---|---|--|
| Contract: 4♥ Lead: ♥6 | <i>North</i> ♠ 2 ♥ K Q 9 2 ♦ Q 7 3 2 ♣ Q 8 7 5 | <i>East</i> ♠ K 10 8 5 ♥ 8 5 ♦ K 9 4 ♣ K J 6 4 |
| <i>West</i> ♠ J 9 4 ♥ 7 6 ♦ A J 10 ♣ A 10 9 3 2 | <i>South</i> ♠ A Q 7 6 3 ♥ A J 10 4 3 ♦ 8 6 5 ♣ — | |
| <i>South</i> 1♠ 2♥ 4♥ | <i>North</i> 1NT 3♥ | |

You open 1S with your very attractive but minimum opening bid. Your partner responds 1NT and it doesn't matter what convention you are playing, every North player will bid 1NT. You then respond 2H; that's as easy as could be, and your partner raises you to three. A lot of players would say, "Oh, well I only have a minimum opening bid, so I'll pass and decline the invitation." And, if partner were inviting game in NT, you clearly would not like your hand.

But, in hearts, where you know you have a nine-card fit, not to mention that lovely void in clubs, and your nice quality suit, and two aces, this is a nice hand - this is a good hand for playing in hearts, and I suggest the following as a guideline. This has worked out very well for me over the years: on this auction (1S, 1NT, 2H, 3H), which does occur from time to time, any time you have a five-card heart suit, you should bid 4H. There are some ugly hands which might be exceptions, but not many; in addition, hands with voids tend to have very few losers, so they almost have magical properties. So, I'm bidding 4H, case closed.

Against 4H, West leads the H6, and when I see dummy, I am not happy with that opening lead. Dummy has his bid, I have no quarrels with him, although unfortunately in addition to the C-Q being worthless, the D-Q is almost certainly of no value to me. But what I am annoyed about is how accurate the opening lead was for the defense. If West had led a club, this would have been a baby hand, a nothing hand, because I would have a cross-ruff; I'd ruff the club, cash the S-A, and now I could win all nine of my trumps by cross-ruffing.

The only thing I'd need to do is to make sure that I ruffed with small trump early so I could ruff with high trump later on when the opponents might be out of the suit - and 4H would be easy on a club lead. But after the trump lead, I have to use up two of our side's trumps, so after winning this trick, we will have only a total of seven trumps remaining, and if we cross-ruffed, we'd win only eight trump tricks rather than nine: the opening lead is one,

the seven remaining trumps by cross-ruffing are eight, and with the S-A, you'd only have nine tricks. So what we have to do, not loving it, we need an extra winner in our attempt to get up to ten.

Therefore, the only way to play this hand is to win the opening lead in dummy; lead dummy's S2, and when East plays low, finesse the queen. With eight trump winners in total, you need two winners in the other suits, and the only realistic chance is the S-Q. Fortunately for us, when we finesse the S-Q, West follows with the nine - the finesse won - great. So now we cash the S-A for the cross-ruff. We're now looking good. Lead the S3 and trump with dummy's H2; lead a club and trump it with our H4; and now we're a thousand percent to make the hand because all we have are high trumps. We continue with a spade ruff, club ruff, spade ruff, a club ruff, and we will win the first ten tricks and cheerfully concede the last three tricks to the opponents who are sitting with diamond winners and their trumps. They can fight over the remaining tricks, but we've scored up our 4H game.

Hand # 7 - Nervous About Diamonds

Contract: 4♠

Lead: ♥ J

North

♠ 9 4 2

♥ Q 3

♦ 8 6 5

♣ A K Q 4 3

West

♠ 7 5 3

♥ J 10 4 2

♦ A Q 9 4

♣ J 2

East

♠ 8 6

♥ K 9 8 5

♦ J 10 3

♣ 10 8 6 5

South

♠ A K Q J 10

♥ A 7 6

♦ K 7 2

♣ 9 5

South

1♠

2NT

North

1NT*

4♠

*If playing 1NT forcing or semi-forcing

South

1♠

3NT

North

2♣*

4♠

*If not playing 1NT forcing or semi-forcing

Some players would open South's hand 1NT. I *totally* disagree with that; it's not because of the five-card-major, it's not because of the worthless doubleton. I would open 1NT on lots of hands with five-card-majors, whether terrific or modest. And, a worthless doubleton - I stopped worrying about that 40 years ago. But, this hand is *clearly* too strong for 1NT. Any five-card suit is worth something extra, but not only do I have a quality spade suit, I have a super-quality spade suit, or whatever term you'd like to apply to it. So this hand isn't worth 17 points in NT, it's clearly worth more than that, so I would open 1S.

North's bid would vary, depending on system. Many players today play 1NT forcing or semi-forcing, and both of those groups would respond 1NT, planning to jump in spades at their next turn; this is often referred to as a 3-card limit raise, or a delayed limit raise. A Standard player, who uses 1NT non-forcing, would respond 2C, intending to bid spades later, having already shown at least ten points with their two-level response.

What would happen next after the 1NT response, South's correct bid is 2NT, showing a balanced hand too strong to bid 1NT. Since responder has not promised much with 1NT, South needs a very good hand to make this bid.

And North would follow through with his original intentions, and jump to 4S (he always intended to jump in spades regardless of what South bid), and we would get to the 4S contract that would be very normal with our combined 28 HCP and eight trump. The players playing 1NT not forcing, playing Standard, after 1S-2C the South player would jump to 3NT, confident that partner had at least ten points, and North would correct back to 4S, preferring to be in a suit contract with eight in a major. So, all roads should lead to 4S.

We're in 4S with the H-J lead. How many losers do you have in the red suits? Well you certainly could lose three diamond tricks. In hearts, hard to say. If you play the H-Q and West is leading from the king, then you'll

win the H-Q and you can later play a heart to the A, ruff a heart, draw trump, and play clubs, winning at least three club tricks and possibly five. In fact, on a very good day, if the H-Q holds and clubs split, you will win 13 tricks: the five spades in your hand, three heart tricks (the Q, the A, and a ruff), and five club tricks. Even if the clubs don't split, you will have eleven easy tricks and can lead a diamond toward the king and possibly make six.

But, let's not get carried away - your job, your goal, is to win ten tricks. If the H-Q is covered with the king, you've got a problem - a really big problem. If you duck the heart, or win the ace and lose one to void dummy, East might win the heart trick; and if East leads a diamond honor through you, you could go down in 4S. So the most important thing to appreciate is that East is the *dangerous opponent*, and West is not, because of your king of diamonds. If West led a diamond, you'd be thrilled to play "last is best"; but if East gets in and leads a diamond through you, if the ace is offside, you're up the creek. So, the correct technique is to play low from dummy; East of course won't play his king if he has it, and as you can see, he does have it. East will, presumably, encourage in hearts, but you will now duck, and play the six of hearts. When West wins the H-J, even if he could see your hand, he can't hurt you. You'd love for him to lead a diamond, and all other suits are irrelevant.

Let's assume he would lead a second heart; that would be normal. For all he knows, his partner has the AK, since West won the first trick with the J. So West will presumably lead a second heart, you'll win with the A, ruff a heart, and it's good technique to ruff high when you can afford it, so you'll ruff with the nine just in case. You'll now lead a trump and draw trump. You'll then lead clubs, hoping they split 3-3, but not upset when they don't, because your contract is assured. In addition to your five spades and dummy's three clubs, you won two heart tricks by getting a ruff, and you never risked East getting the lead. So when clubs don't split, you'll lead a diamond toward your king but that will lose, so you'll be limited to ten tricks, which is a more than satisfactory total when you're in 4S.

Hand # 8 - Hoping for Better Than 50%

Contract: 4♥

Lead: ♣6

North

♠ 9
♥ Q 10 9 3
♦ K J 8 7 6 5
♣ A Q

West

♠ K 8 5 4
♥ 7
♦ 9 4 3
♣ 10 8 7 6 4

East

♠ Q 10
♥ 8 6 5 4
♦ A Q 10 2
♣ K J 2

South

♠ A J 7 6 3 2
♥ A K J 2
♦ —
♣ 9 5 3

South

1♠
2♥

North

2♦
4♥

You open 1S with a very nice 6-4 hand, and you love that diamond void. You also like having all your honors in your two longest suits; that is a very upgradeable feature. In fact, although I don't like queens and jacks in general, and refer to them as "quacks", I don't mind these jacks at all, because they are in your long suits in combination with higher honors. In fact, the presence of the H-J gives me a *quality* heart suit with the three honors. Anyway, everybody would open 1S. North has mixed feelings; he was planning to open 1D if he got a chance, and he has a promising 6-4 hand, although the fact that he has a lot of strength, half of it in fact, in his short club suit, is not a plus. This hand would be significantly better if he club honors were in either of his red suits, particularly diamonds; you want

to have strength in your longest suit, it's a big deal. And also, North is concerned about having a singleton in his partner's primary suit; that is not good for offense at all. But, I would respond 2D forcing to game, the way I play; and I might get to 3NT on a misfit and regret my decision, but with 12 HCP not to mention the potential of a long suit, I'm willing to force to game. It's also true that, when the points are divided about equally, you have a better chance to win a lot of tricks than when one hand is very strong and one hand is very weak.

After the 2D response, South should bid 2H. With 6-4, I almost always show my four-card suit before rebidding my six-card suit. There are exceptions: for example, if I had six spades to the KQJT, and four hearts headed by the six, I would clearly not worry about the hearts and just ignore them. But the normal policy after bidding a six-card suit is to bid the four-card suit next.

North is pleased with the 2H bid; he's happy that his side has a fit, but the bid that I would make now, even if playing 2/1 game forcing, is 4H. I want to let partner know that, although I like hearts, and we have enough for game (I hope), I don't want to encourage him towards slam. We call this *the principle of fast arrival*: that when you're in a game-forcing auction, going to game is less encouraging for slam than if you had made a more economical bid where you would leave room for slam exploration. After North's discouraging 4H bid, South should definitely call it a day. Although he loved his diamond void before the bidding began, once North bid diamonds, being short in your partner's longest and often strongest suit is not wonderful even though we love voids in general. So, North-South stop sensibly in four hearts.

The opening lead is the C6. And here you are, with a finesse opportunity at trick one: how would you play this hand?

Here's a hand where counting *losers* is not the key! How many spade tricks are you going to lose? I don't know, it depends on how their spades divide, and how you're able to play this hand... very uncertain. In clubs, not only do you have the finesse where you don't know what the outcome is at this point, but are you going to be able to ruff a club in dummy? You'd like to ruff a lot of black cards in dummy, but dummy has four trump, not 5 or 6.

So, I'm going to count my winners. In the side suits (non-trump suits), I have two sure winners in the two black aces. How many trump tricks would I need to make 4H? Eight. And that is doable. We should be able to cross-ruff (eight times) to make ten tricks with no problem. We'd only need to ruff low once in each hand, and after that, because of dummy's intermediates, we're looking very good. So what's the harm in taking the club finesse? How would you feel if East won the king and returned a trump? And now when you counted winners, in addition to the two black aces, you only have seven trump winners. After the one round of trump that East led, you would be left with three trump in each hand and that total is only seven trump winners. So you should be happy that you didn't get a trump lead, and ignore the C-Q, treating it as if it were a low card.

So, C-A at trick one, lead a spade to the ace at trick two, although it wouldn't be wrong to lead a diamond off dummy immediately to ruff that first, in fact if East had the D-A without the Q, he might even go up with it. So the order of the cross-ruff is not crucial. Whether you started by playing a spade to the ace and ruffed a spade low in dummy, or if you started with a diamond from dummy and ruffed it low in your hand, this hand should play itself after your key trick one play of refusing the club finesse, and you should be able to cross-ruff with no problem, and you will win ten tricks as planned.

You'll note on this hand that the club finesse would have lost and East should lead back a trump. Nothing good would have happened to you in diamonds or spades and if you greedily took the club finesse (greedily at

IMPs for sure; at matchpoints I would have no problem with a player taking the club finesse because you're in a normal 4H contract and you'd love to make that overtrick). But at IMPs, overtricks are like pennies, so when you can make a 4H contract, or any game contract, make sure you do, and if after you've ensured the contract, you'd like to try for an overtrick, great... no harm in doing that.

Hand # 9 - Making the Most of your Diamonds

| | | | | |
|---------------|--------------|--------------|--|-------------|
| Contract: 2NT | | <i>North</i> | | |
| Lead: 5♠ | | ♠ A 9 | | |
| | | ♥ 8 6 5 2 | | |
| | | ♦ K J 2 | | |
| | | ♣ J 8 6 5 | | |
| <i>West</i> | | | | <i>East</i> |
| ♠ 10 8 6 5 3 | | | | ♠ K 7 4 2 |
| ♥ J 9 | | | | ♥ 10 7 4 3 |
| ♦ Q 9 | | | | ♦ 10 7 6 3 |
| ♣ K Q 7 3 | | | | ♣ A |
| | | <i>South</i> | | |
| | | ♠ Q J | | |
| | | ♥ A K Q | | |
| | | ♦ A 8 5 4 | | |
| | | ♣ 10 9 4 2 | | |
| <i>South</i> | <i>North</i> | | | |
| 1NT | 2♣ | | | |
| 2♦ | 2NT | | | |

As South, you'll open 1NT with 16 HCP and a balanced hand. Of course, you don't *like* your hand, because you have the most dubious doubleton in bridge, the QJ doubleton, which too often is not worth its weight, and sometimes it is worthless. But, anyway, 1NT it is. North, with nine HCP, is going to respond Stayman because of his four-card major, although it is not

a wonderful suit with 8xxx. South is going to rebid 2D to deny any major, North will bid 2NT and invite game, and South should pass like a shot. In addition to not liking his spade holding, having 9 HCP in his three-card heart suit is not terrific. He would be much happier if the AKQ were accompanied by a fourth card in any suit, because that fourth card would be likely to become a winner, whereas with three hearts, there's nothing more to develop. Very important to think about is your strength in your long suits - even four - four is not a long suit in bridge, but it definitely has more potential than when your strength is in suits of two or three cards. We all know about singleton kings, and how overrated they are in general.

So we're in 2NT, and we get the S5 lead. When we see the dummy, we count our winners off the top: three hearts, two diamonds and one spade is six. So for the time being, things are out of our control in the sense that we're going to play the S9 from dummy and really hope that the opening lead is from the king, which will give us a second spade winner, and more time to work on diamonds. Our longest suit is clubs; unfortunately there's no potential to develop one club trick because we just don't have the timing to do so. Even if we won the first spade trick, the opponents are going to be able to set up their spades long before we could get anywhere in clubs. So our only potential to develop extra tricks is either in hearts, where we'd love to see a 3-3 split, or in diamonds, where we have the finesse and the possibility of developing our fourth diamond into a winner.

Alas, on the opening spade lead, East produces the king, and returns the S2. When we win trick 2 with the ace in dummy, we can't afford to give up the lead. So at trick 3, we play a heart to our hand, and lead the D4 for a finesse of dummy's jack. There's no point to playing off our extra heart winners immediately; if the finesse wins, we'll have time to do that later. If the finesse loses, we don't want to set up a heart trick for the opponents, in case they divide 4-2 as is likely. So we play the diamond to the jack, and it wins. Finally some good news! Now we're up to seven tricks, and at this point, we will cash off our remaining heart winners, hoping the

suit splits 3-3. But, it doesn't; on the third round of hearts, West throws off a club.

Reviewing where we stand: one spade winner (no chance for any more) and three heart winners (no hope for a fourth) are four winners in the majors. At least we're up to three diamond having won the jack with the king and ace to follow. So we lead a diamond from our hand and West plays the queen, and we win the king. West had played the D9 earlier, and now played the D-Q. The two remaining diamonds outstanding are the ten and the seven. We're sitting with the A and the 8. Things have worked out very nicely, because we lead dummy's D2, and when East follows with the 7, we can finesse the 8 with a good deal of confidence, because we believe that West is out of diamonds having played the Q the last time. In that case, the 8 is going to win the trick, and indeed, it does. West throws off another club, we cash the D-A for our eighth trick, and cheerfully surrender the rest of the tricks to East and West with all their spades and clubs. The deep finesse in diamonds saved our bacon.

There's an important defensive point to make here: We played the hand correctly, no question about it. And the defenders did nothing wrong. We were just lucky in how the diamonds were sitting. This does show the importance of appreciating your intermediate cards. Nobody would have thought at trick one or two, "oh well, the eight of diamonds is the key card."

But in addition for the defense, suppose you're West and had the QT9 of diamonds originally. Declarer leads a low diamond and you play the 9 or the 10, whichever you prefer, doesn't matter, and declarer finesses dummy's jack and cashes dummy's king. It is *crucial* that you drop the queen - the card you are marked with. If you hold onto the queen, declarer knows you have it, and of course is going to play his D-A next. But if your second diamond play was the queen, then declarer is going to think you're out of

diamonds and if he has a holding like the A-8, he's going to finesse, and you would win your other intermediate card.

In fact, I would say the following: If I were kibitzing, and West was a new bridge player in town, and someone had asked me to evaluate him/her, if I saw West with an original holding of D-QT9, and declarer finessed dummy's jack and cashed the king, if West *didn't* drop the queen, when I reported back to the person who had asked my opinion about this new player, I would not give them a good report at all. So, any time as a defender you're marked with a card, you should play it as soon as possible to give declarer no new information about your hand. This is going to pay off sooner or later, for sure.

Hand # 10 - Some Jacks are Better than Others

Contract: 4♠

Lead: A♥

North

♠ A Q 3

♥ 8 7 6

♦ A Q J

♣ A J 6 4

West

♠ 2

♥ A K 5 4 3

♦ 10 8

♣ 10 8 7 5 3

East

♠ 8 5

♥ 9 2

♦ K 9 7 5 4 2

♣ K Q 9

South

♠ K J 10 9 7 6 4

♥ Q J 10

♦ 6 3

♣ 2

South

3♠

North

4♠

You open 3S, West passes, and your partner, with a very nice hand of 18 HCP, nice spade support, more quacks than I might like, but has an obvious 4S raise, which ends the bidding. West leads the H-A, and things look just fine. You have no spade loser and no club loser; it looks like you'll lose two heart tricks and, at some point after drawing trump, you'll take the diamond finesse and either make four or five - what a totally boring hand.

Unfortunately, on the opening lead, East signals with the nine. West is delighted to continue with the H-K as East follows, and a third heart, which East ruffs. Sadly, you've lost three heart tricks and need the rest. So now, this diamond finesse, which wasn't so important to you a moment ago, is going to make or break you, so it seems.

East does not relish leading back a minor, so East exits with his trump, and you win it as West follows with his one trump. So the opponents' three trumps are now all gone; remember, East ruffed at trick 3. So there you are, and the great majority of bridge players would take the diamond finesse. Well maybe they would play off some trumps first, but that's what too many players would do.

But, you can give yourself an extra chance. In fact, there are several extra chances that are possible here. By playing clubs - can't hurt anything - A and another - you give yourself a chance. Maybe, it's not likely for sure, the KQ of clubs were doubleton, and after ace and another club, all their significant honors will be gone, and dummy's jack will be a winner. Or, maybe one opponent started with KQx in clubs. Not likely, although more likely than KQ doubleton, but possible. And if you played A and another club, and one honor appeared, you could get back to dummy in trump, and ruff another club, and if an opponent was dealt KQx, you'd be ready to claim because dummy's jack would be a winner. So, you should play out the clubs, and East does have KQx originally - so all is well, your jack sets up, so you don't have to take the diamond finesse, which is a good thing, because East did start with the D-K and it wouldn't have worked.

Hand # 11 - Helpful Clubs

Contract: 6NT

Lead: ♥ 10

North

♠ A K 6

♥ K Q

♦ Q 7 5 2

♣ 10 9 8 7

West

♠ 10 8 5

♥ 10 9 8 7 2

♦ J 9 6 4

♣ K

East

♠ 9 7 4 2

♥ 6 5 3

♦ 10 8 5

♣ Q 5 2

South

♠ Q J 3

♥ A J 4

♦ A K

♣ A J 6 4 3

South

2NT

North

6NT

You open 2NT with your balanced hand with 20 HCP. You also have a 5-card suit, but I don't love this hand; it's got a lot of jacks, and I'd prefer that the 5-card suit be stronger. Having 7 HCP in your diamond doubleton is not perfect, either. Anyway you open 2NT and partner has a balanced 14-count. KQ doubleton is not great, and his 4-card suits are not really strong, so he's not eager to seek a suit contract. So rather than 5NT Pick-a-Slam, I'd rather bid a more straightforward 6NT. I know we have at least 34 HCP, so this should be a hand where there's probably no advantage in being in a suit, particularly one that isn't really strong. It would be a shame to get to 6 of a minor and go down because the suit split badly when we just have 12 tricks in NT.

In 6NT we get the H-T opening lead, and we see that we have 9 tricks in spades, hearts and diamonds, three in each. It's a shame that we can't win 4 tricks in either major when we have the top four honors; it would have been great if either one of us had a four-card suit. So this hand comes down to the club suit. Dummy did furnish us with some help with the three intermediates, but it would have been nice if dummy had one of the bigger honor cards.

This hand boils down to the topic of suit combinations, which is an important and not at all a trivial topic.

What is the right club technique? The answer is: you should plan to take two finesses. You should lead one of dummy's clubs (with T987, they're equal), and when East presumably plays low, you'll play low. This finesse will probably lose, as it will on this hand -- West will win the king. West will probably lead back a heart (it doesn't matter), and now you should take another club finesse.

If you wanted to play out all the other suits, that would be perfectly reasonable, and in fact, I would, because maybe if you found that West had a lot of length in the other suits, for example, let's suppose that West had started with 6 hearts, and he followed to 3 rounds of spades and 3 rounds of diamonds, then you would know that he had a singleton club originally, because you accounted for 12 other cards. But if that isn't the case (and isn't likely, and isn't true on this hand), the percentage play in clubs is to take a second finesse, and the only time you will fail is if West started with KQ doubleton (which is not a likely holding; it's much more likely that the clubs were 3-1 and that West had a singleton K). And so on the actual hand, you would lose one club trick to the K, but the second club finesse would work and you would make your 6NT contract.

Question: Suppose that on another day, you had to play these clubs, but you only had *one* entry to dummy. Is it correct to take one finesse and

then play the ace, or is it correct to cash the ace, the first time? The answer is: if you don't have two entries to dummy to take two finesses, which is definitely the best play, the second-best play is to take one finesse. It is more likely that East started with both honors than it is that he started with three clubs and one honor specifically. So with nine combined cards, missing the KQxx, two finesses is best, one finesse is second-best. Cashing the ace is the inferior way to play this suit.

Hand # 12 - Déjà Vu

| | | | |
|---------------|--------------|--------------|--|
| Contract: 6NT | | <i>North</i> | |
| Lead: ♥10 | | ♠ A K 6 | |
| | | ♥ K Q | |
| | | ♦ Q 7 5 2 | |
| | | ♣ 9 8 5 2 | |
| <i>West</i> | | <i>East</i> | |
| ♠ 10 8 5 | | ♠ 9 7 4 2 | |
| ♥ 10 9 8 7 2 | | ♥ 6 5 3 | |
| ♦ J 9 6 4 | | ♦ 10 8 5 | |
| ♣ K | | ♣ Q 10 7 | |
| | | <i>South</i> | |
| | | ♠ Q J 3 | |
| | | ♥ A J 4 | |
| | | ♦ A K | |
| | | ♣ A J 6 4 3 | |
| <i>South</i> | <i>North</i> | | |
| 2NT | 6NT | | |

You're amazed to pick up the exact same hand that you did a few minutes ago in #11. The chances of getting the same bridge hand on consecutive hands (without someone playing a practical joke, or a teacher setting up a lesson) is astronomical, but humor me for the time being. You open 2NT, and as you see, dummy has almost the exact same hand as last time - it's

remarkably similar, but dummy's clubs are slightly weaker than they were before. The previous hand dummy had T987, now dummy's clubs are 9852. Needless to say, this will not affect dummy's bidding - he's going to bid 6NT. And, not surprisingly, West will make the same H-T lead. Your situation in spades, hearts and diamonds is unchanged, but you have a different club layout to deal with.

The missing C-T is very relevant (you're also missing the 7, but that's less important). So now, when you lead a low club from dummy, and East follows with the 7, the suit is definitely different, and the moral of the hand is that the right percentage play missing the T is *not* to finesse, but to play the ace. The fact that, as you can see, West has the same singleton C-K as he did last time, doesn't prove anything; but if you finessed the jack, and lost to the king or queen, if the suit split 3-1, as is likely, you're finished, because the two missing clubs were the queen and ten, and you can't take any finesse. You'd have to lose another trick.

Would you ever finesse with these clubs? Yes; suppose that, when you led the C2 from dummy, East had played the ten. Now you would finesse the jack because East may have started with the KQT, and in that case, once the ten came up, you could afford to play the jack because of dummy's 98. Although the only time East would ever play the ten is either with a singleton (in which case you are up the creek because West started with KQx, and you were never making the hand), or if East started with QT or KT doubleton, you were never going down because clubs were 2-2. In that case, you're always in good shape.

My point in repeating this hand is not for you to rush home to memorize that with AJxxx opposite 98xx, you should play the ace, not plan to finesse the jack unless East played the ten; but it's furthering my attempt to get my students to pay more attention to intermediate cards. I hope that, the next time you play, and every time after that, you will really concentrate:

do you have intermediates? Which intermediates are you missing? It makes a *great* deal of difference, both in the bidding and in the play.

Hand # 13 - The Percentage Play - Part I

Contract: 4 ♠

Lead: ♥ K

North

♠ A Q J 5 2

♥ 10 9 8

♦ 4 3

♣ Q 8 7

West

♠ 7 6 4

♥ K Q 6 3

♦ J 9 8 6

♣ 9 6

East

♠ 8

♥ A 7 5

♦ K 10 7 5 2

♣ J 10 5 3

South

♠ K 10 9 3

♥ J 4 2

♦ A Q

♣ A K 4 2

South

1NT

3 ♠

North

2 ♥

4 ♠

You open 1NT and your partner delights you by bidding 2H as a transfer. After announcing "transfer", with your hand you should definitely jump to 3S to *super-accept* (rather than bidding just 2S, a simple transfer). You're showing 4 spades and more than a minimum hand in support of spades; you do *not* have to have 17 HCP for this bid; you just have to have a hand that you like the looks of (with 4 trumps), that you think will be a help in a spade contract, as opposed to having a hand that is really ugly despite its four spades, e.g., 4-3-3-3 distribution, lots of quacks.

But with the great majority of hands with 4 spades, you should super-accept. Over 3S, North goes to 4S.

The opening lead is the H-K, and you see that you have 3 heart losers, spades are fine, and the contract seems to depend on what happens in the minors. You've got a diamond finesse; of course what you would prefer is to draw trumps first, and to test the clubs, because if clubs are 3-3, you won't have to bother with the diamond finesse. But for the time being, the defense are in control, so you're just going to sit back and wait and see what happens. After West wins the H-K, he leads a low heart to East's ace, and East comes back with a diamond.

You don't like that; you would have much preferred that East return a heart to his partner's queen. West would probably exit with a trump, and then, you would draw trump and get to test the clubs.

But East is putting you to a guess right here and now. So the question is, should you finesse the queen, or should you win the ace, draw trumps, and rely on a 3-3 club break (allowing you to pitch the queen)? The answer is just a matter of simple percentages: nobody knows the percentages of every play in bridge, but you should know the basic ones, regardless of whether you're an advanced or intermediate player.

A finesse is obviously 50:50 when it's a straightforward one (some finesses are a little more complex). As to how the six opponents' clubs are likely to divide, with an even number of cards outstanding (such as six), the probabilities are that they probably *won't* split evenly (3-3). A 4-2 split is significantly more likely. On the other hand, if you were missing five clubs, they do rate to be 3-2. When you're missing an even number of cards, they're probably divided second-best, not perfectly even for you; an odd number of cards will probably divide more evenly. Five cards are likely to be 3-2, seven cards are more likely to be 4-3 than 5-2, and three cards are probably 2-1. So to make a long story short, you *should* take the diamond

finesse. Fortunately it wins, and you can see that, on this hand, the clubs don't split, so the only way to make the hand was to take the diamond finesse. It didn't have to work, but since the odds of clubs splitting are 36%, it *was* your percentage play.

Hand # 14 - The Percentage Play - Part II

Contract: 4 ♠

Lead: ♥ K

North

♠ A Q J 5 2

♥ 10 9 8

♦ 4 3

♣ K 8 7

West

♠ 7 6 4

♥ K Q J 3

♦ K 10 8 6

♣ 9 6

East

♠ 9 8

♥ A 7 5

♦ J 9 7 5 2

♣ J 10 5

South

♠ K 10 3

♥ 6 4 2

♦ A Q

♣ A Q 5 4 2

South

1NT

2 ♠

4 ♠

North

2 ♥

3NT

This hand will remind you of the previous hand -- this is The Percentage Play, Part II. Your hand is slightly different from before; but once again, you open 1NT. This time you only have 15 HCP and only 3 spades. And sure enough, North is going to bid 2H as a transfer. North's hand is almost identical to the last, but this time, the clubs have been slightly improved. Over 2H, you as South will only bid 2S this time; you should not be super-

accepting with three trumps, even if you had a maximum. The reason for this is tied into the Law of Total Tricks; when you have a nine-card fit, you don't mind being at the three-level even if partner is weak. If you go down, there is every reason to believe the opponents would have done well in their contract. But with only an eight-card fit, if dummy was weak, then there's far less reason to believe that the opponents would have done very well. So, you bid 2S, dummy with 10 HCP and a quality spade suit has an obvious 3NT rebid, and with your spade fit, you're going to bid 4S.

Would I ever pass 3NT with a 3-card fit for partner's major after a transfer auction? Yes, but it's relatively rare. I'd want to have very nice stoppers in all the three outside suits; I'd also only do it with a soft hand (a hand with a number of queens and jacks). Soft honors are sometimes valuable in no trump, whereas the likelihood of their being good cards in a suit contract is less likely than in no trump.

Anyway, we're in 4S. West leads the H-K, what else is new? This hand seems very similar to the previous one, with three heart losers, and our fate seems to depend on the minors. Trumps are just fine, and we have a finesse potential in diamonds. But the fact that we have eight clubs rather than seven is a *huge* plus, because there's an excellent chance that clubs will run. Anyway, West wins the H-K and continues with the H-J.

A defensive point about leads worth making is: when you lead the king, top of a sequence, which card should you continue with? When you have 3 or more cards remaining, you should continue with the *bottom* of the sequence. So West's proper lead at trick 2 is the jack of hearts. If West had started with KQJT, his proper lead would be the ten.

When should West continue with the queen specifically? Well obviously if he started with KQ, he would have no choice but to do so. But if he started with only 3 hearts, such as KQx, or KQJ originally, then his proper lead at trick two with at most two hearts remaining is to lead high card. It doesn't

matter on some hands, and therefore some people become lazy, even if they know about this principle, but if you're trying to unblock a suit, such as in NT, it could make all the difference in the world as to whether partner should overtake or not. For example, with East's Axx, if I was defending in no trump, if West led the K and continued with the Q, I would not overtake, because West's continuation of the queen is saying that he doesn't have length in the suit, and that there's no point in unblocking. If West started with four or more hearts, and had other honors besides the K and Q, he would continue with an honor other than the queen.

Anyway, West leads the H-J at trick two, which wins, and he leads a third heart to East's ace. So the defenders have won the first three heart tricks on this hand. Now, back comes a diamond from East; not what we wanted to see, but not surprising looking at dummy's weak diamonds. The question is: should you finesse, or should you go up with the ace? The answer here is that you should go up with the ace, and not take the finesse. Why? Because on this hand, clubs are likely to run when you have eight; the opponents have only five, so the odds are strongly in your favor.

There are also two other relevant thoughts, although the key play of winning the D-A and not finessing would hold regardless. If the opening leader had a singleton club, West very well might have led his singleton. When West didn't lead a club, he's much less likely not to have a singleton than not. Once again, by making the percentage play, you will make the hand. We see that clubs do split, and in fact, it's a good thing you didn't finesse, because West does have the D-K, so that finesse would not have worked.

The proper technique worked on both these hands. Of course, when teachers set up a hand, we try to do so in a way to reward proper technique. Obviously, in real life, there is a real element of luck, and sometimes you will play a hand correctly and you won't make it. That is frustrating, for

sure; it's happened to all of us. It may be even more annoying when you see that other players made the hand and, in fact, they *didn't* play it correctly.

All card games have an element of luck, whether you think that's a good thing or bad, that's the way it is.

Hand # 15 - Patience is a Virtue

Contract: 4 ♠

Lead: ♦ A

North

♠ J 8
♥ A Q 5 3 2
♦ 10 9 4 3
♣ 8 7

West

♠ 6
♥ J 8 7 6 4
♦ A K J 7
♣ Q 10 2

East

♠ 7 5 4 2
♥ K
♦ 8 6
♣ J 9 6 5 4 3

South

♠ A K Q 10 9 3
♥ 10 7
♦ Q 5 2
♣ A K

| <i>South</i> | <i>West</i> | <i>North</i> | <i>East</i> |
|--------------|-------------|--------------|-------------|
| 1 ♠ | Dbl | 1NT | 2 ♣ |
| 4 ♠ | All Pass | | |

You open 1S with your excellent hand, and West makes a takeout double. North doesn't have a great hand, but he does have some values, so he should bid 1NT. Regardless of what system you are playing, this is natural and non-forcing, showing a modest hand of 7-9 HCP, usually with a doubleton in opener's major. If you have a singleton in opener's major, it

suggests the possibility of a misfit, which is bad for offense but good for defense. So, even if I had some points, I might very well pass, and hope to defend and defeat the opponents in their contract. So North's free 1NT bid certainly doesn't promise stoppers in all suits. It's just a way of saying "Partner, I have some values, letting you know I am not broke, fewer than 10 HCP", because North would redouble with 10.

East will bid 2C. East doesn't have to bid, but with East's long suit, I would bid 2C because I don't mind doing so; I know we're not in danger in two clubs, and if my partner wants to compete in clubs, it's fine with me. I know my partner has an opening bid with club support from his takeout double.

Regardless, South, with his terrific hand, and being assured that his partner isn't broke, will jump to four spades, which ends the bidding.

West will lead the D-A. When we see dummy, we see that spades and clubs are fine, we have a heart finesse, which we certainly expect to win based on West's takeout double, and the diamond suit is uncertain. At trick one, East signals with the D8, which we don't like. We play a diamond, and West continues with the D-K, East plays the six to complete his high-low, and West leads a third diamond, which East ruffs. So, we've lost the first three tricks and need the rest.

East comes back a club, and we win the ace, that's no problem. We draw trump, that's easy enough. West, the opening leader, started with a singleton spade, no surprise after his takeout double. And now, here we are: would you rush and take the heart finesse?

I hope *not*! Do I expect to take the heart finesse? Absolutely. But, there's no hurry in doing so, and let's see what happens when we cash the rest of our black suit winners. So here's the end position that we're coming down to: At trick eleven, as we cash our last trump, our three remaining cards are the trump winner, and our 10-7 of hearts. Dummy has the A-Q of

hearts, and the ten of diamonds (which is not a winner - we know West still has the jack). At trick eleven, West is going to discard the eight of hearts.

Since West kept his jack of diamonds, a winner, as we knew he would, we throw the ten of diamonds. East has been busy discarding clubs, big deal.

At trick twelve, we lead the ten of hearts, and West follows with the jack. Are you going to finesse?

It's *silly* to do so if you think about it! I know you expected West to have the king of hearts, but it is impossible! Why? He still has the jack of diamonds, and that's his only other card. He *can't* have the H-K. So, there's no point in finessing. You go up with the ace of hearts, and, would you believe, East plays the king. Now if you had counted all the hearts and kept track of every low heart that West threw, you would have *known* this would happen. But you didn't *need* to! Don't take any finesses when it's impossible for them to work - how's that for brilliant teacher advice? So, on this hand, with good technique, you will drop the H-K offside and make the hand, astounding some people who would say "how could you play for the drop when you had seven"?

In fact, this is referred to as a "show-up" squeeze. You didn't expect a squeeze on this hand, but because West had to keep his jack of diamonds, as long as you kept your wits about you, you would not take the finesse because West couldn't have the king of hearts as his thirteenth card, because he was known to still have the jack of diamonds. Squeezes are a romantic topic - some people would call it something else - and many players don't give themselves the chance to make a squeeze and think it's something you have to be an expert in order to do. Not the case! On many hands, all you have to do is to keep your wits about you.