

## §19. The Marked Finesse.

**By the end of this chapter you should understand the following terms:**

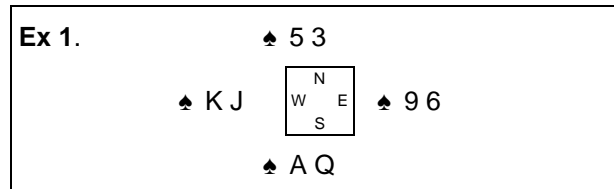
**The Finesse:** *Gaining power for lower ranking cards by taking advantage of the favourable position of higher ranking cards held by the opposition.*

**Tenace:** Two cards in the same suit of which one ranks two degrees lower than the other.

**Position:** The place your high cards are relative to the opponents' high cards.

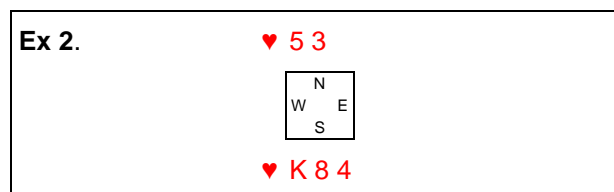
**Under/Over:** This is down to the clockwise nature of bridge. You are *under* the opponent when relevant high cards sit to your left; you are *over* the opponent when relevant high cards sit to your right.

One of the most important ideas of card play concerns *position at the table*. Suppose, towards the end of the hand there are only two cards left in each hand and the Spade layout is like this:

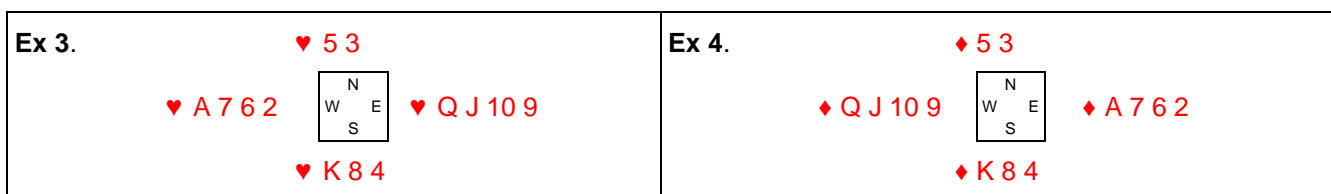


Here, if any player other than West is on lead then West will make a trick with his ♠K. If, however, West is on lead then South, being able to play last, is assured of two tricks. The point being made here is that it is always advantageous to be the last player to play to any trick. The worst position to sit in is usually second seat. If you are the second player to play then we say that the lead is coming *through* you. If you the last player to play then you are in the best position and we say that the lead is *coming round* to you.

In similar vein, suppose you are South, declarer, and have a King in the closed hand but no other honour card either in your hand or the dummy, as in the following example:



Now, if West were to lead the suit, you'd be assured of making a trick with the ♥K as the lead comes round to it. True, you might not make the ♥K on this particular trick but you'd be certain to make a trick with it sometime during the play. However, if East has the lead the ♥K is vulnerable, and making a trick with it depends on the location of the ♥A. Contrast the Heart and Diamond layouts below:



In Example 3 a lead by East of the ♥Q "through" the South hand would trap the ♥K and it would never score a trick. However, if East held the critical Ace, (the ♦A, as in Example 4) then the ♦K would win a trick sometime during the hand.

This type of play forms the bedrock of this entire section and the idea of cards being *well placed* or *badly placed* is crucial to the understanding of card play. Everything depends on the fact that the game is played clockwise. A card is said to be "over" you if it is in the hand of the player to your left, the player who plays immediately after you do. In Example 3 above the ♥A lies *over* the ♥K, in Example 4 the ♦A lies *under* the ♦K.

If you were North-South you would say, for example, that the ♥K is *badly-placed* in Example 3 and *well-placed* in Example 4. East-West would have an opposite perspective and say that the ♥K is *well-placed* in Example 3 and the ♦K is *badly-placed* in Example 4.

Bridge players have their own jargon, too, and many players (speaking for North-South) would say that the ♥A is *outside* in Example 3. East-West, by contrast, would claim that the ♥K is *inside*.

Card combinations where there are two honours with one “missing” in between are known as **tenaces** (supposedly from the Spanish *tenaza*, meaning tongs or pincers). There are plenty of examples of tenaces to be found in bridge hands, the most commonly quoted being an A Q combination, often referred to as a *major tenace*. When you hold tenace combinations it is always best to have the lead *come round* to them rather than have to lead away from them (see Example 1). The next best thing is to lead *towards* them from the opposite (partner’s) hand.

Let’s now apply all this jargon to the play of some workaday suit combinations.

<b>Ex 5.</b>	♣ 5 4 3 2			
	<table border="1" style="margin: auto;"> <tr><td>Dummy</td></tr> <tr><td>W    E</td></tr> <tr><td>Declarer</td></tr> </table>	Dummy	W    E	Declarer
	Dummy			
W    E				
Declarer				
♣ A K Q 10				

Suppose you needed to make four Club tricks. No problem if the suit were to break 3-2; you would play off the ♣A K and, if everyone followed, you’d lead the ♣Q knowing that the ♣J would fall and that the ♣10 would be a winner. However... suppose West discarded on the second round of Clubs.

The lead is in the South hand so you would need an *entry* to the dummy. If there were no way of placing the lead in the North hand you’d be doomed, but assume that you have a high card that lets you cross to the table. So, you go over to North and lead the ♣4 *through* East. What can East do? You sit over him with a *tenace* (here it’s ♣Q 10) and East has the unenviable task of having to play a card before you do. Whatever he does, you can counter it. Remember, *you know West doesn’t have any Clubs!*

This illustrates the *finesse* – a play whose dictionary definition is more intimidating than illuminating. Here, you are able to score a trick with the ♣10 over East’s ♣9 by virtue of the fact that the ♣J is well placed. It is important to note that a 4-1 break the other way around would have spelt defeat.

Let’s put this into the context of a full deal. South is playing in 5♣ against the opening lead of the ♠A.

<b>Hand 1</b> South plays in 5♣. West leads the ♠A.	♠ 7 5					
	♥ A 8 2					
	♦ K 5 4					
	♣ 6 5 4 3 2					
♠ A K 9 4 2	<table border="1" style="margin: auto;"> <tr><td>Dummy</td></tr> <tr><td>W    E</td></tr> <tr><td>Declarer</td></tr> </table>	Dummy	W    E	Declarer	♠ Q 10 6 3	
Dummy						
W    E						
Declarer						
♥ 9 7 4 3		♥ 10 5				
♦ 10 9 8 6		♦ Q J 7 3				
♣ None		♣ Q 8 7				
	♠ J 8					
	♥ K Q J 6					
	♦ A 2					
	♣ A K J 10 9					

Suppose you are playing in the rare contract of 5♣ and West cashes the two top Spades. At trick three West leads the ♦10, which you choose to win with the ♦A in the closed hand. You now want to draw trumps, so you cash the ♣A, and West throws away a Spade.

So, the problem now is to take the rest of the tricks. What should you do at trick five?

The lead is where you don’t want it to be (in the closed hand), so the best thing to do is to cross to dummy, making use of a convenient entry, and to lead the second round of trumps from dummy. Again, the principle is the same as in Example 5; lead *through* your victim (East) towards a tenace, which in this case is the ♣K J. As usual, it is fatal to lead *away* from a tenace.

Here, you have a choice of entries to dummy, the ♦K or the ♥A would do equally well. So, you cross over to one of those and lead a second round of Clubs, cooking East’s goose. On the ♣3 lead from North what can East do? Nothing, except weep. If he played the ♣8 you would play the ♣9 and could follow that with the ♣K, knowing that the ♣Q would fall. Of course, if East played his ♣Q you’d just hit that on the head with the ♣K. Game over.

Note the need to *count the suits*. This is a perennial issue in bridge. You must always keep track of critical suits by counting the missing cards so you know just how many are left. If you don’t do that, then a lot of card-play will remain a dark, impenetrable mystery.

## §19. Quiz on the Marked Finesse.

Here are three full deals for you to try.

In each case you are South, declarer. Obviously, your first act is to **Count** and **Plan**.

The Preliminary Analysis talks you through the first trick or two. What is your best subsequent play?

The answers are overleaf.

### Q1.

How should you play in 3NT?

West leads the  $\spadesuit K$ .

#### Preliminary Analysis.

Your **Count** and **Plan** reveals nine top tricks (one Spade, two Hearts, one Diamond and five Clubs) should Clubs behave and split nicely.

You take the  $\spadesuit A$  and cash the  $\clubsuit A$  at trick two, on which West produces the  $\clubsuit 10$ . What next?

$\spadesuit$  A 9 6 5 3  
 $\heartsuit$  A 6 2  
 $\diamondsuit$  10 8  
 $\clubsuit$  7 5 3

Dummy	
W	E
Declarer	

$\spadesuit$  J 4  
 $\heartsuit$  K 9 5  
 $\diamondsuit$  A 7 2  
 $\clubsuit$  A K Q 9 4

West	North	East	South
			1 $\clubsuit$
Pass	1 $\spadesuit$	Pass	2NT
Pass	3NT	Pass	Pass
Pass			
3NT by South		Opening lead: $\spadesuit K$	

### Q2.

How should you play in 2NT?

West leads the  $\spadesuit K$ .

#### Preliminary Analysis.

You play in 2NT after rejecting partner's game invitation. Your **Count** and **Plan** reveals eight top tricks (one Spade, one Heart, four Diamonds and two Clubs) should Diamonds behave and split nicely.

You take the  $\spadesuit A$  and play a Diamond to the  $\diamondsuit K$  at trick two, on which West produces the  $\diamondsuit J$ . What next?

$\spadesuit$  A 8  
 $\heartsuit$  A 10 8 6 3  
 $\diamondsuit$  Q 9 7 3  
 $\clubsuit$  A K

Dummy	
W	E
Declarer	

$\spadesuit$  7 4 2  
 $\heartsuit$  5  
 $\diamondsuit$  A K 8 4  
 $\clubsuit$  10 7 6 5 3

West	North	East	South
	1 $\heartsuit$	Pass	1NT
Pass	2NT	Pass	Pass
Pass			
2NT by South		Opening lead: $\spadesuit K$	

### Q3.

How should you play in 3NT?

West leads the  $\spadesuit J$ .

#### Preliminary Analysis.

You play in 3NT after accepting partner's game invitation. Your **Count** and **Plan** reveals just six top tricks (one Spade, three Hearts and two Diamonds). Matters are not improved when East covers dummy's  $\spadesuit Q$  at trick one with the  $\spadesuit K$ .

You have to make tricks with the Diamonds; when you play a Diamond to the  $\diamondsuit A$  at trick two, West produces the  $\diamondsuit Q$ . What next?

$\spadesuit$  Q 8  
 $\heartsuit$  A K Q 4 2  
 $\diamondsuit$  A 7 2  
 $\clubsuit$  Q 6 5

Dummy	
W	E
Declarer	

$\spadesuit$  A 7 2  
 $\heartsuit$  9 7  
 $\diamondsuit$  K J 9 8 3  
 $\clubsuit$  9 4 3

West	North	East	South
	1 $\heartsuit$	Pass	1NT
Pass	2NT	Pass	3NT
Pass	Pass	Pass	
3NT by South		Opening lead: $\spadesuit J$	

## Answers.

A1.

♠ A 9 6 5 3		♠ K Q 7
♥ A 6 2		♥ 10 7 3
♦ 10 8		♦ 6 5 4
♣ 7 5 3		♣ J 8 6 2
♠ 10 8 2	Dummy	
♥ Q J 8 4	W                  E	
♦ K Q J 9 3	Declarer	
♣ 10		
♠ J 4		
♥ K 9 5		
♦ A 7 2		
♣ A K Q 9 4		

Your **Count** and **Plan** shows you that you have seven “toppers” in the guise of one Spade, two Hearts, one Diamond and three Clubs.

A 3-2 Club break would allow you to make five Club tricks and nine in all.

The extra chance is that you can overcome one or two 4-1 Club breaks, this being one of them. You take the Diamond lead with the ♦A and cash the ♣A, noting the fall of the Ten to your left. This could be from anything (West may have ♣J 10 or even, if he is especially devious, ♣J 10 x). You can test the waters by cashing the ♣K next. Should both defenders follow suit to the second Club – lovely! – Clubs must be 3-2 and the suit could be run off without hindrance.

As it is, the ♣K reveals the 4-1 break. No need to panic, though, as East has just ♣J 8 remaining. You cross to dummy with an Ace (it makes little difference which Ace) and lead a third round of Clubs *through* East. When East forlornly plays the Eight you finesse the Nine and are all but home and dry.

You cash the remaining Club winners and then take the remaining top tricks. As stated above, you make one Spade, two Hearts, one Diamond and five Clubs for 3NT bid and made.

A2.

♠ A 8		♠ 10 9 3
♥ A 10 8 6 3		♥ K Q 9 2
♦ Q 9 7 3		♦ 10 6 5 2
♣ A K		♣ 8 2
♠ K Q J 6 5	Dummy	
♥ J 7 4	W                  E	
♦ J	Declarer	
♣ Q J 9 4		
♠ 7 4 2		
♥ 5		
♦ A K 8 4		
♣ 10 7 6 5 3		

Your **Count** and **Plan** in 2NT shows you that you have seven tricks *on top* (to wit: one Spade, one Heart, three Diamonds and two Clubs).

A friendly (and probable) 3-2 Diamond break would allow you to make eight tricks for your contract.

When you play a Diamond to the King, the Jack falls on your left. What now?

It is just possible that some joker sitting West started life with ♦J 10 or even ♦J 10 x, but you don't have to worry about being fooled. At trick three you can play a Diamond to the Queen and see what's what. Should East-West both follow suit then Diamonds must be 3-2, and Bob's your uncle. Should West show out (as is the case here) then you have a *marked finesse* against East's ♦10 6.

At trick four, with the lead conveniently on table, you lead a Diamond from dummy *through* East's ♦10 6, giving that player no winning option. When he plays the Six you put on the Eight, certain that it must win the trick. Then it's just a case of tidy housekeeping; you cash the last Diamond, the top Clubs and the ♥A. The last five tricks are scraps for the dogs.

A3.

♠ Q 8		♠ K 6 5 3
♥ A K Q 4 2		♥ 10 3
♦ A 7 2		♦ 10 6 5 4
♣ Q 6 5		♣ A J 2
♠ J 10 9 4	Dummy	
♥ J 8 6 5	W                  E	
♦ Q	Declarer	
♣ K 10 8 7		
♠ A 7 2		
♥ 9 7		
♦ K J 9 8 3		
♣ 9 4 3		

Against your 3NT West finds the annoying lead of the ♠J. When you try the ♠Q, East covers with the King and you take the ♠A.

Your **Count** and **Plan** tells you that you have six top tricks (one Spade, three Hearts and two Diamonds) – so you are three short. A 3-3 Heart split wouldn't help (much) as that would only swell the coffers to eight winners (one Spade, five Hearts and two Diamonds).

You are, in fact, fishing for the ♦Q. Should the luscious lady fall early you could make five Diamonds and nine in all.

With that **Plan** in mind, you play the ♦A and – lo-and-behold! – the Queen falls from West. Are all your prayers this easily answered? (Answer: **No!**) This must be a singleton but, just in case West is either cunning or a lunatic (neither may be discounted at this game) you should play a Diamond to the Jack. When West shows out the position is *marked*. You cross to a Heart honour (for an entry to dummy) and lead a third round of Diamonds, *through* East's remaining ♦10 6. When that player resignedly plays low you finesse the Eight, cash the remaining Diamonds and are home and dry. The two remaining Heart winners swell the total to nine.

## §19. Example hands 1 to 4.

**Hand 1** Dealer North

♠ 9 7 2 ♥ A K 10 7 4 3 ♦ A J ♣ A Q	<table border="1" style="margin: auto;"> <tr><td style="width: 20px;">N</td><td style="width: 20px;">E</td></tr> <tr><td style="width: 20px;">W</td><td style="width: 20px;">S</td></tr> </table>	N	E	W	S	♠ Q J 10 4 ♥ None ♦ Q 5 2 ♣ J 10 9 8 7 6
N	E					
W	S					
♠ K 8 6 ♥ Q 8 2 ♦ K 10 9 7 ♣ 5 3 2		♠ A 5 3 ♥ J 9 6 5 ♦ 8 6 4 3 ♣ K 4				

West	North	East	South
Pass	1♥	Pass	2♥
Pass	4♥	All Pass	
4♥ by North		Opening lead: ♣J	

North has a fine hand but can do no more than open 1♥. South raises to 2♥ (showing about 6-9 points) and North takes a punt at game. Declarer's **Count** and **Plan** shows two Spades and a Diamond loser, so the success of 4♥ hangs on **not** losing a trump trick. North wins the ♣J lead (best is with the ♣A) and cashes the ♥A. If trumps were 2-1 then the last trump could be drawn and declarer would have ten tricks. Nope, West has all three Hearts. So, North must cross to an entry in the dummy (either the ♣K or the ♠A) and lead a Heart *through* West. That defender is helpless; playing second gives him no winning defence. North takes the marked Heart finesse, draws the remaining trump and claims his contract.

**Hand 2** Dealer East

♠ K Q 2 ♥ K 9 ♦ K Q 10 5 3 ♣ 8 4 3	<table border="1" style="margin: auto;"> <tr><td style="width: 20px;">N</td><td style="width: 20px;">E</td></tr> <tr><td style="width: 20px;">W</td><td style="width: 20px;">S</td></tr> </table>	N	E	W	S	♠ 8 7 6 4 3 ♥ A Q J 7 4 ♦ None ♣ K 9 6
N	E					
W	S					
♠ 10 5 ♥ 6 3 ♦ J 9 8 4 ♣ Q J 10 7 5		♠ A J 9 ♥ 10 8 5 2 ♦ A 7 6 2 ♣ A 2				

West	North	East	South
Pass	3NT	Pass	1NT
3NT by South		Opening lead: ♠Q	

North-South bid in routine fashion to the world's most popular contract. The bidding should provide no problem – what about the play? South's **Count** and **Plan** shows there to be three Spades and a Club *on top* – five Diamond tricks would swell the coffers to nine winners. Any problems? Not if Diamonds break normally (2-2 or 3-1), no. Only a nasty 4-0 split could upset the applecart and even here declarer could cope half the time. Having taken the ♣A declarer should play on Diamonds – it doesn't really matter which top honour he cashes first. When East shows out, declarer can arrange for the lead to be in South before playing a Diamond to the Ten, picking the suit up for the required five tricks. 3NT made on the nose

**Hand 3** Dealer South

♠ J 6 ♥ K J 7 ♦ Q 10 6 5 ♣ J 9 7 5	<table border="1" style="margin: auto;"> <tr><td style="width: 20px;">N</td><td style="width: 20px;">E</td></tr> <tr><td style="width: 20px;">W</td><td style="width: 20px;">S</td></tr> </table>	N	E	W	S	♠ A 3 ♥ 9 4 2 ♦ A 4 2 ♣ K 10 6 3 2
N	E					
W	S					
♠ K 10 5 4 ♥ A 8 5 ♦ J 8 3 ♣ A Q 4		♠ Q 9 8 7 2 ♥ Q 10 6 3 ♦ K 9 7 ♣ 8				

West	North	East	South
1NT	Pass	2NT	Pass
3NT	Pass	Pass	Pass
3NT by West		Opening lead: ♦5	

East-West have an invitational sequence to 3NT and North, with no easy sequence to lead from, chooses the fourth-highest-of-his-longest-and-strongest (the ♦5). West's **Count** and **Plan** reveals two Spades, one Heart and one Diamond on top; five Club tricks would make the total add up to nine. He may as well try his luck by running the Diamond lead to the Jack, but South wins the King and returns the suit. Now, on gaining the lead, West cashes the ♠A Q (*play the honours from the short side first*) and sees that Clubs are 4-1. No sweat. He takes the marked Club finesse by playing a Club to the Ten and is in a position to cash all five Clubs. That gives declarer nine winners.

**Hand 4** Dealer West

♠ Q J 6 ♥ Q 10 8 5 ♦ 10 ♣ Q J 10 9 5	<table border="1" style="margin: auto;"> <tr><td style="width: 20px;">N</td><td style="width: 20px;">E</td></tr> <tr><td style="width: 20px;">W</td><td style="width: 20px;">S</td></tr> </table>	N	E	W	S	♠ A 9 5 ♥ A 6 3 ♦ A Q 6 ♣ K 7 3 2
N	E					
W	S					
♠ 8 4 3 ♥ J 7 2 ♦ K 9 5 3 2 ♣ A 4		♠ K 10 7 2 ♥ K 9 4 ♦ J 8 7 4 ♣ 8 6				

West	North	East	South
Pass	Pass	1♣	Pass
1♦	Pass	2NT	Pass
3NT	Pass	Pass	Pass
3NT by East		Opening lead: ♠2	

East opens 1♣ in third seat and rebids 2NT to show 17-18 points. West has (just) enough to raise to game. South leads his fourth-highest Spade (the ♠2) and East's **Count** and **Plan** shows him four top tricks outside the Diamond suit (one Spade, one Heart and two Clubs). Can East make five Diamonds? For sure, if they break 3-2. However, there is a small extra chance. East takes the ♠A and cashes the ♦A Q (*play the honours from the short side first*). The **bad** news is that Diamonds are splitting 4-1; the **good** news is that North started with the singleton Ten. So, East plays a Diamond and finesses the ♦9, knowing it will win and knowing he now has nine winners.

## §19. Example hands 5 to 8.

**Hand 5** Dealer North

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

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	3NT
Pass	Pass	Pass	
3NT by North		Opening lead: ♦Q	

North reaches 3NT by opening 1♣ and jumping to 2NT to show a balanced 17-18 points. South has an easy raise. East leads the top-of-a-sequence ♦Q and West really ought to play the ♦K on that. However, this is a declarer-play problem. North's **Count** and **Plan** shows three Spades, one Heart and one Diamond as top tricks; so he needs four Club tricks. No problem on a 3-2 Club break, but impossible if **West** were to have ♣J 9 × ×. To cater for the possibility that **East** has four (or even five!) Clubs, North should take the opening lead with the ♦A and cash the ♣K Q. If all follow, Clubs are 3-2. As it is, West shows out, so declarer plays a Club to the Ten.

**Hand 6** Dealer East

<p>♠ Q 9 8 7 ♥ 6 3 ♦ 10 9 7 ♣ Q 10 7 4</p> <p>♠ K 6 4 ♥ A Q 8 4 2 ♦ J 5 4 ♣ K 5</p> <p>♠ None ♥ J 10 9 5 ♦ A K Q 6 ♣ 9 8 6 3 2</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td></td></tr> <tr><td></td><td>S</td><td></td></tr> </table>	N		E	W				S		<p>♠ A J 10 5 3 2 ♥ K 7 ♦ 8 3 2 ♣ A J</p>
N		E									
W											
	S										

West	North	East	South
		1♠	Pass
2♥	Pass	2♠	Pass
4♠	Pass	Pass	Pass
4♠ by East		Opening lead: ♦A	

East's bidding (1♠ followed by 2♠) shows a minimum opener with at least five Spades, so West has enough to raise to game. South cashes the first three Diamonds and switches, say, to a Heart. Now the problem from declarer's perspective is to pick up six Spade tricks without losing a trick to the ♠Q. The best play is to lead to the ♠K (*play the honours from the short suit first*) and see what happens. Here, after South shows out, the hand is an open book – East knows he can play a Spade to the ♠10. He crosses to dummy in Clubs to play another Spade, this time to the ♠J. When this wins (as it must), East is certain that the ♠A will pull the last trump. 4♠ made.

**Hand 7** Dealer South

<p>♠ Q J 8 5 ♥ Q 7 3 ♦ 8 ♣ A K Q 4 2</p> <p>♠ 10 6 2 ♥ None ♦ K Q J 9 3 ♣ 10 8 6 5 3</p> <p>♠ 7 4 3 ♥ A K J 9 2 ♦ A 7 4 2 ♣ 9</p>	<table border="1" style="margin: auto;"> <tr><td>N</td><td></td><td>E</td></tr> <tr><td>W</td><td></td><td></td></tr> <tr><td></td><td>S</td><td></td></tr> </table>	N		E	W				S		<p>♠ A K 9 ♥ 10 8 6 5 4 ♦ 10 6 5 ♣ J 7</p>
N		E									
W											
	S										

West	North	East	South
			1♥
Pass	2♣	Pass	2♦
Pass	4♥	All Pass	
4♥ by South		Opening lead: ♦K	

South arrives in 4♥, having indicated at least 5-4 in the red suits. West leads the ♦K and declarer must **Count** and **Plan**. He has two certain Spade losers, maybe three. He also has Diamond losers, some of which could be ruffed on table. What about a count of **winners**? Five Hearts, three Clubs, a top Diamond and a Diamond ruff in dummy (the *short trump hand*) makes ten. So, that advises the line of play. Take the ♦A, ruff a Diamond on table and draw trumps. On the ♥Q West shows out. Oops! Is that fatal? No, not at all. South takes the *marked finesse* of the ♥9, plays off all of his master Hearts (extracting all of East's) and cashes three Clubs. 4♥ made on the nose.

**Hand 8** Dealer West

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

West	North	East	South
1♥	Pass	2♣	Pass
2♦	Pass	4♥	Pass
Pass	Pass		
4♥ by West		Opening lead: ♠10	

West arrives in 4♥, having indicated at least 5-4 in the red suits. North leads the ♠10 and declarer must **Count** and **Plan**. He has three certain losers (two Clubs and a Diamond); does he have ten winners? Yes, if Hearts behave. He has (only!) two Spades, five Hearts (if they split 3-2) and three slow Diamonds, after knocking out the ♦A. Having taken the Spade lead (best is with the ♠K) declarer cashes the ♥K Q (*play the honours from the short side first*) and learns his fate. The 4-1 split is unwelcome but not fatal; West takes the *marked finesse* of the ♥10, draws the last trump and plays on Diamonds. South can have the ♦A and two Club tricks, but that is all.