

§39. Percentage Plays.

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

Suit breaks: Holding eight cards, the remaining five cards are likely to break 3-2.
Holding nine cards, the remaining four cards are likely to break 3-1.

Eight ever, nine never: A simplistic phrase implying, when missing the Queen, with eight cards you should finesse; with nine cards you should play for the drop.

This chapter is concerned with the best way to play certain suit combinations. We are only skimming the surface here – looking at common suit combinations where you are missing the Queen.

Practical players should know two facts about suit breaks. When holding eight cards, the chances that the remaining five cards split 3-2 is 68% and the chances that they are 4-1 is 28%. This works out, roughly speaking, at two thirds of the time for a 3-2 break and a quarter of the time for a 4-1 break.

When holding nine cards, the odds are against an even split. It works out that the missing four cards will split 3-1 precisely half the time (50%) and 2-2 at just less than this (at 40%).

How does this link to the play of certain suit combinations? Let's consider some. First, let's look at some eight-card fits:

<p>Ex 1. ♠ K 6 4</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♠ A J 10 5 3</p>		N		W		E		S		<p>Ex 2. ♥ A 5 3</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♥ K J 7 6 2</p>		N		W		E		S		<p>Ex 3. ♦ J 10 9</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♦ A K 8 7 4</p>		N		W		E		S	
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What is the best way to play Example 1 if you require five tricks out of this Spade combination? You may assume that you can access the North hand with an outside entry if required.

Some players think that it is sensible to play off the ♠A K, hoping that the Queen falls in two rounds. This happens sometimes, of course, but is well against the odds. It is far better to take the Spade finesse against East, succeeding whenever East has the Queen once, twice or three times guarded.

The first play is to cash dummy's ♠K (you never know, the Queen may fall singleton from West) and then play a Spade to the Ten – a 50% chance. Should this hold and West show out (East having started with ♠Q x x x) then you have to return to the North hand and take the finesse again.

Example 2 is a similar combination, but without the Ten. Here, in an effort to secure five tricks in Hearts, the choice is between cashing the ♥A K (hoping the Queen falls doubleton) or cashing the Ace and finessing the ♥J. Note two things about this holding as compared to Example 1, by the way. Firstly, the holding of the singleton Queen in either hand is of no use to you as the other defender would still have a sure trick with ♥10 9 8 4 and, secondly, any 4-1 break would be fatal to the cause.

In essence, the choice is between playing for ♥Q x x in the East hand or ♥Q x in the West hand. If East has ♥Q x then both lines of play succeed. Well, the odds are clear (by 34% to 26%) – the finesse is the better play. Accordingly, you should lead to the ♥A and finesse the ♥J on the way back.

In Example 3 you may wish to make five Diamond tricks. Again, you may assume that you can access the North hand with an outside entry. Following the argument of Examples 1 and 2 it is certainly better play to take the finesse rather than play for the drop, but declarer should not miss the opportunity to fell the singleton Queen should West have that. The correct play is to cash the ♦A (just in case!), cross to dummy and run the ♦J. The chances of success are just over 50%.

What about these, harder, examples?

<p>Ex 4. ♣ 6 2</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♣ A K J 10 5 3</p>		N		W		E		S		<p>Ex 5. ♠ A 10 3</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♠ K J 8 6 2</p>		N		W		E		S		<p>Ex 6. ♥ J 5 3 2</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♥ A K 10 8</p>		N		W		E		S	
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Example 4 is frequently misplayed. Whereas it is often correct to cash a high honour in order to fell the singleton Queen and then take the finesse when that plan proves nugatory (see Example 3), with a 6-2 fit that play is wrong. If the suit breaks 4-1 then two finesses would be needed to pick up East's ♣Q × × and cashing the ♣A first would preclude that possibility.

The correct play is to finesse the Ten on the first round of the suit and, should that prove successful, cross to table and repeat the manoeuvre by finessing the ♣J. True, this play would lose whenever West started with the singleton Queen but would win whenever West started with a small singleton – which is four times as likely.

Examples 5 and 6 show that the addition of intermediate cards can influence matters. In Example 5 the best play is to cash the ♠A first (you never know...) and then attempt to run the Ten. If East started with ♠Q 9 × × he may cover that (it's his best defence), but you can win the King and see West show out. Now, provided North has an outside entry, you have a marked finesse against the remaining ♠9 × in the East hand – lead the ♠3 and finesse the ♠8.

Example 6 just needs precise handling. Cash the ♥A first, in cast the ♥Q falls on the first round, cross to dummy and then lead the ♥J. If East has ♥Q 9 × × the play is similar to Example 5 – covering the ♥J with the Queen sets up a marked finesse against the ♥9.

What about nine-card fits? What odds are best here?

<p>Ex 7. ♦ A J 10 5 3</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♦ K 6 4 2</p>		N		W		E		S		<p>Ex 8. ♣ A 5 4</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♣ K J 7 6 3 2</p>		N		W		E		S		<p>Ex 9. ♦ J 10 9 8</p> <div style="text-align: center;"> <table border="1" style="margin: auto;"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td></td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table> </div> <p>♦ A K 7 4 2</p>		N		W		E		S	
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Here, life is, in general, a little easier. You could take the finesse (in Example 7 against either opponent) or you could play for the drop (hoping that the Queen falls singleton or doubleton). Which is better?

It is a peculiarity that playing for the drop is the better play, in general, despite the fact that a 3-1 split is more likely than a 2-2 break. So, in Example 7 you should cash the ♦K and, if nothing interesting happens, you should cash the ♦A next, hoping to fell the ♦Q.

In Example 8 the play is almost identical – cash the ♣A and play another Club. If East follows suit with a small card, then it is slightly better to play the King than the Jack.

In Example 9 the idea is the same; cash the ♦A and, if nothing interesting happens – such as West showing void – follow up by cashing the King.

Why is the drop the better play, given the relative odds of a 3-1 and 2-2 break?

Well, the answer is that *the odds change as cards get played*.

When you cash the ♦K in Example 1 and “nothing interesting happens” then it means that all 4-0 breaks have now been eliminated. Also, all the 3-1 breaks where the ♦Q is singleton have disappeared. So, when you play a Diamond from your hand towards the remaining ♦A J 10 × in dummy the possibilities have boiled down to West having started with ♦Q × × or East with ♦Q × – all other distributions are no longer feasible.

The changing odds now favour the latter, but not by much, it has to be said.

Many players remember the principle of playing to drop the Queen in these holdings by the simplistic phrase of *Eight Ever, Nine never*, suggesting that you should finesse against the Queen when holding eight cards, but should play for the drop when holding nine.

The odds when holding nine cards are tight, though, and other indications may well sway you into taking the finesse.

§39. Quiz on Percentage Plays.

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 ♠J.

Preliminary Analysis.

You hopefully try the ♠Q at trick one, but East covers with the ♠K. Your **Count** and **Plan** reveals seven top tricks, so you need to make four Club tricks to swell the total to nine.

You can finesse Clubs either way (or play off the ♣A K). *What is the best way to play the suit?*

♠ Q 3
♥ A K Q
♦ 9 7 6 3
♣ K 10 5 2

Dummy	
W	E
Declarer	

♠ A 4
♥ J 7 3
♦ A 5 4 2
♣ A J 8 3

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

Q2.

How should you play in 4♠?

West leads the ♥A.

Preliminary Analysis.

West leads the ♥A K and a third Heart to his partner's Queen. East gets off play with a Diamond.

You need the rest of the tricks, so need to pull in the Spades without loss. You win the Diamond switch on table with the ♦10 and cash a high Spade, on which West drops the ♠10.

You have a choice now – you could play off the ♠K or you could cross to table and finesse. *Which is better?*

♠ J 7 6 3
♥ 10 7 3
♦ Q J 10
♣ A K 9

Dummy	
W	E
Declarer	

♠ A K 9 8 2
♥ J 8 4
♦ A K 9 8
♣ Q

West	North	East	South
			1♠
Pass	3♣	Pass	4♠
Pass	Pass	Pass	
4♠ by South		Opening lead: ♥A	

Q3.

How should you play in 4♠?

West leads the ♥A.

Preliminary Analysis.

West leads the ♥A K and a third Heart to his partner's Queen. East gets off play with a Diamond.

You need the rest of the tricks, so need to pull in the Spades without loss. You win the Diamond switch on table with the ♦10 and cash a high Spade, on which West drops the ♠J.

You have a choice now – you could play off the ♠K or you could cross to table and finesse. *Which is better?*

♠ 10 7 6 3
♥ J 7 3
♦ Q J 10
♣ A K 9

Dummy	
W	E
Declarer	

♠ A K 9 8 2
♥ 10 8 4
♦ A K 9 8
♣ Q

West	North	East	South
			1♠
Pass	3♣	Pass	4♠
Pass	Pass	Pass	
4♠ by South		Opening lead: ♥A	

Answers.

A1.

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

Against 3NT, West leads the ♠J. Any hopes of a second Spade trick are dashed when East plays the ♠K on dummy's ♠Q. You now need to bring in four Club tricks or 3NT is doomed.

If Clubs are 3-2 it's a guess which hand to finesse against for the ♠Q. However, if they are 4-1 you can only pick up ♣Q 9 x x if they are held by East. If West has that holding he has a certain Club winner if he defends accurately (covering the ♠J with the ♠Q if and when you lead it). Thus, you should take the ♠K and lead the ♠10, intending to finesse. Should East cover, you win, cross to a Heart and take the marked finesse against East's ♠9 x.

A2.

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

Against 4♠, West leads the two top Hearts and plays another to East's ♥Q. East gets off lead with a Diamond. The ♠A brings the ♠10 from West, so you suddenly have a choice – should you lay down the ♠K (playing for a 2-2 split) or should you cross to table and run the ♠J, playing for East to have started with ♠Q 5 4?

The answer is that nothing has changed by the fall of the Ten of Spades – the odds are to continue with the ♠K and pray the Queen falls. This is fractionally better than crossing to dummy and finessing.

A3.

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

Against 4♠, West leads the two top Hearts and plays another to East's ♥Q. East gets off lead with a Diamond. The ♠A brings the ♠J from West, so you suddenly have a choice – should you lay down the ♠K (playing for a 2-2 split) or should you cross to table and run the ♠10, playing for East to have started with ♠Q 5 4?

The same hand as Q2, right? Nope, and it's hard to see why. This is the difficult-to-understand *principle of restricted choice* which says that the fact that West played the ♠J suggests that he didn't have a choice in the matter; had he held the ♠Q J he could equally well have played the ♠Q.

Books have been written about this and have confused many a player. It's easier to see, perhaps, that a singleton honour is twice as likely as ♠Q J doubleton, so if you always finesse in this position you will be right twice as often as you will be wrong.

§39. Example hands 1 to 4.

Hand 1 Love all, dealer North

♠ 10 9 8 4 ♥ K 10 7 2 ♦ K 9 ♣ A K 3	<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		♠ A K J 3 ♥ Q J 3 ♦ 8 4 ♣ Q 6 5 4	♠ Q 5 2 ♥ A 8 6 4 ♦ A 7 5 2 ♣ 10 9
N		E										
W												
	S											
			♠ 7 6 ♥ 9 5 ♦ Q J 10 6 3 ♣ J 8 7 2									

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

East reaches 4♠ after a Stayman sequence and South leads the ♦Q. With two obvious Diamond losers and the ♥A to concede as well, success depends on **not** losing a trump trick. So, what is the odds play in Spades? The most accurate play is for declarer to lay down the ♠A (in case South has the ♠Q singleton), cross to dummy and then run the ♠10, finessing against North. This line works whenever North has the ♠Q or when the ♠Q is singleton offside, and is a 50% shot (for the pedants, it fails when Spades are 5-0, even with the Queen is onside). The alternative line of play, of laying down the ♠A K, is inferior as the ♠Q will be doubleton far less often.

Hand 2 North-South game, dealer East

♠ A K J 3 2 ♥ Q J ♦ 8 4 ♣ K Q 9 2	<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		♠ 10 9 8 4 ♥ K 10 4 2 ♦ K 9 7 ♣ A 4	♠ Q 6 ♥ 9 7 5 ♦ Q J 10 3 ♣ J 10 7 3
N		E										
W												
	S											
			♠ 7 5 ♥ A 8 6 3 ♦ A 6 5 2 ♣ 8 6 5									

West	North	East	South
	Pass	Pass	Pass
1♠	Pass	3♣	Pass
4♠	Pass	Pass	Pass
4♠ by West		Opening lead: ♦Q	

West arrives in 4♠ after an invitational auction. North leads the ♦Q and declarer can see that he must lose two Diamonds and the ♥A. As in Hand 1, he has to play trumps for no loser. Here, though, there is a nine-card fit, so the odds are different. Although a 2-2 split is 40% and a 3-1 split is 50%, it is still with the odds to lay down the two top Spades and play for the drop of the ♠Q. Why? Well, finessing is only right with one particular 3-1 break (South holding ♠Q x x) and is wrong with all 2-2 splits; thus West should lay down the ♠A K when on lead. The simplistic phrase here is "*Eight ever, Nine never*"; finesse for the Queen with eight cards, play for the drop with nine.

Hand 3 East-West game, dealer South

♠ 10 8 ♥ 9 5 ♦ Q J 10 6 3 ♣ J 8 7 2	<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		♠ Q 9 5 ♥ A 8 6 4 ♦ A 7 5 2 ♣ 10 9	♠ 7 6 4 2 ♥ K 10 7 2 ♦ K 9 ♣ A K 3
N		E										
W												
	S											
			♠ A K J 3 ♥ Q J 3 ♦ 8 4 ♣ Q 6 5 4									

West	North	East	South
Pass	2♣	Pass	1NT
Pass	4♠	All Pass	2♠
4♠ by South		Opening lead: ♦Q	

This is Hand 1 all over again, the difference being the quality of dummy's Spades. A Stayman sequence lands South in 4♠ and the ♦Q obliterates dummy's ♦K. With the ♥A to lose, the task is to avoid the loss of a trump trick. In Hand 1 declarer could cope with a 4-1 split via a finesse; here a 4-1 split would be fatal. The choice is between laying down the ♠A K, hoping the Queen falls, or playing East for ♠Q x x. The latter is the better chance, by about 34% to 26%, so South should lay down the ♠A, cross to dummy and finesse the ♠J. Note, incidentally, that the fall of the singleton ♠Q would be bad news here as East would have ♠10 9 8 5 and a sure trump trick.

Hand 4 Game all, dealer West

♠ 9 8 ♥ 9 8 7 3 2 ♦ A 2 ♣ K 9 8 4	<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		♠ Q 10 6 5 3 ♥ J 5 ♦ J 7 4 ♣ A 10 6	♠ A K J ♥ K Q 10 ♦ 9 8 5 3 ♣ J 7 3
N		E										
W												
	S											
			♠ 7 4 2 ♥ A 6 4 ♦ K Q 10 6 ♣ Q 5 2									

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

The contract is 3NT for a change and East finds an unfortunate Spade lead. With six top tricks (three Spades on the lead and three Hearts), North needs to set up Diamonds for three winners. The odds play here is to lead to the ♦Q and, later on, to run the ♦9, finessing against East's ♦J x x. All other lines of play are inferior. There are other points to note about this deal. It isn't right to run the ♦9 on the first round; leading up to the ♦K Q 10 x twice would secure three winners should East have ♦A x. Also, West does best to duck his ♦A on the first round without a giveaway flicker. If he does that, declarer might be tempted to play a second Diamond to the ♦K, playing East for ♦A x x and West for ♦J x

§39. Example hands 5 to 8.

Hand 5 North-South game, dealer North

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

West	North	East	South
Pass	Pass	Pass	1NT
Pass	2NT	Pass	3NT
3NT by South		Opening lead: ♠10	

This is a similar deal to Hand 4, except that declarer is faced with a 5-4 Diamond fit instead of a 4-4 fit. West's ♠10 lead is covered by the ♠J, ♠Q and ♠K, leaving declarer needing four Diamond tricks for his contract. The first manoeuvre is a Diamond to the ♦Q and ♦A, followed by a Spade continuation from East. On lead with the ♠A, South has to decide whether to finesse against the ♦J (à la Hand 4) or play for the drop in Diamonds (à la Hand 2). Well, with a nine-card fit it is (just) with the odds to play for the drop, so South should cross his fingers and play a Diamond to the King, hoping for an even split. Luck is with him on this deal and 3NT is wrapped up with two Spade, three Heart and four Diamond winners.

Hand 6 East-West game, dealer East

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

West	North	East	South
Dble	3♣	1♥	1♠
4♥ by East		4♥	
		All Pass	
		Opening lead: ♠A	

East plays in 4♥ after North-South have overcalled and pre-empted in Spades and West has made a *negative Double*. South cashes the ♠A K and switches to a Diamond or a Club. The issue here is to pick up the trumps without loss as there is a certain, slow, Diamond loser. Often with an eight-card fit missing the Queen it is right to lay down a top honour first, in case the Queen is singleton (see hand 1). Not with a 6-2 fit, though. If Hearts are 4-1 it is four times as likely that South has a low singleton than a singleton Queen – in that case the finesse has to be taken twice. Thus, declarer should use a Diamond entry to finesse the ♥9, cross to dummy with another top Diamond and repeat the process.

Hand 7 Game all, dealer South

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

West	North	East	South
Pass	1♠	Pass	Pass
Pass	4♠	All Pass	3♠
4♠ by North		Opening lead: ♦Q	

A not dissimilar deal to Hands 1 and 3. A standard invitational sequence has North playing in 4♠ and the ♦Q has East-West taking the first two tricks. With the ♥A off the hand it's all about playing the trump suit accurately for no loser. Declarer should cash the ♠A, cross to dummy and lead the ♠10, no other play works. If West covers the ♠10 with the ♠Q (best) North has to knock out the ♥A, subsequently crossing to a Heart to finesse against the ♠9 to finish the job of drawing trumps. Cashing the ♠A K gives poor odds; cashing one top Spade, crossing to table and playing a Spade to the ♠J fails to pick up the 4-1 split. An admittedly tricky hand.

Hand 8 Love all, dealer West

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

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

West plays in 3NT, reached in time-honoured fashion, and receives the ♥Q as the opening lead. Declarer's **Count** and **Plan** reveals seven top tricks (two Spades, two Hearts, two Diamonds and a Club), so four Diamond tricks are needed in total. There is a two-way finesse position in Diamonds – which way should declarer take it? Cashing the ♦A K is against the odds as the Queen is unlikely to fall in two rounds. In fact, playing South for the ♦Q only works if Diamonds are 3-2; it would scupper the contract if South were to have ♦Q 9 x x. Better odds are found by playing North for the Queen; now the Diamond split is irrelevant. West cashes the ♦K, finesses the ♦10, crosses to hand and repeats the process.