

## §55. Suit Combinations.

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

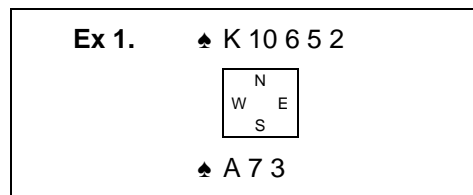
**Suit Combination:** The way a suit is arranged between declarer and dummy. There are hundreds of possibilities.

*The correct treatment of particular suit combinations by declarer is a highly complex subject. (Encyclopaedia of Bridge. 1975 edition).*

This chapter is concerned with declarer play problems and the way to tackle particular suit combinations. We are only just scratching the surface of a vast topic; there are many possibilities of great depth and complexity; these examples are just some of the more common examples.

In practice, all suit combinations would be in the context of a full hand and may depend on other factors; here we will assume that we are playing in No-trumps, there are plenty of entries to each hand and that there is no threat of the opponents running off a long suit elsewhere.

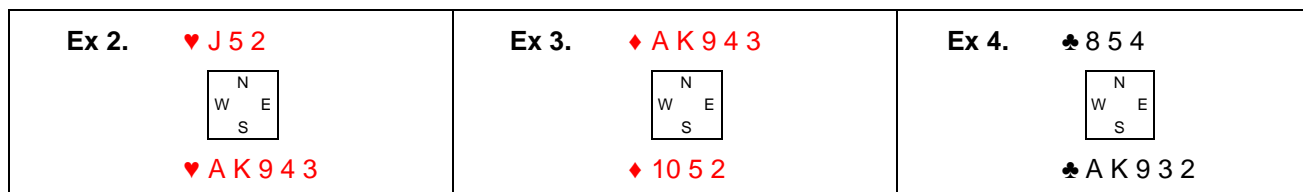
What is the best way of handling the following suit combination? Assume you need four tricks.



Everything would be easy on a 3-2 break; you could afford to play the suit in virtually anyway you care to. What, though, if Spades were 4-1? You could not cope if East held four, but you can if West has them. Correct play is to cash the ♠A and play up to the ♠K 10. If West follows with a low card you play the Ten, not caring if it wins (Spades are 4-1) or it loses (Spades are 3-2). Either way, you can establish four tricks.

Note that if West plays an honour on the second round it is best play to duck it. If Spades are 4-1 you have a subsequent *marked finesse*.

What about these three suit combinations? They share something of a common theme.



You have chances of making five tricks in Example 2 and a very small chance of making all five tricks in Example 3, but that is not the focus here. Assume that you require four tricks from each of these combinations in order to fulfil your contract. How should you handle them?

If these suits were to break 3-2 you'd have no problem, of course. Could you cope with a 4-1 split?

With Example 2, you can guarantee four tricks against all distributions of Hearts unless they are 5-0. How? Cash the ♥A first and, unless the ♥10 or ♥Q falls (which would make your life easy), you play a low Heart towards the ♥J. If West has ♥Q 10 x x he can only make the Queen, no matter how he plays. If East has that holding, he can capture the Jack with the Queen but now you have a *marked finesse* with the ♥K 9 over East's ♥10 x.

With Example 3 you can do nothing if the ♦Q J x x sits over the North hand. However, you can deal with other 4-1 breaks, including East having a singleton honour. Cash the ♦A first and, if nothing interesting happens, follow with a low Diamond to the ♦10. If Diamonds are 4-1 with West having ♦Q J x x, the Ten will force an honour and, as with Example 2, you have a marked finesse against the other honour.

Example 4 is a little more precarious. You could do nothing if either opponent started with ♣Q J 10 x, but you could make four tricks against a 4-1 split if West has a singleton honour (any of the ♣Q J or ♣10). Cash the ♣A first and, if West does drop an honour-card, follow with a low Club to the ♣8. That would force an honour from East, and in identical fashion to the previous examples, set up a *marked finesse*.

The following four examples share a different theme, albeit a somewhat looser one.

<b>Ex 5.</b> ♠ A 10 9 7 <div style="border: 1px solid black; padding: 5px; width: 40px; margin: 5px auto;"> N W   E S </div> ♠ Q 8 6 4	<b>Ex 6.</b> ♥ 4 3 2 <div style="border: 1px solid black; padding: 5px; width: 40px; margin: 5px auto;"> N W   E S </div> ♥ A K 10 9
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How should you play Examples 5 and 6 for three tricks?

The answer is that they represent our old friend the **combination finesse** in a slightly altered guise. The percentage play in each case is to take two finesses, applying what is sometimes referred to as the *75% solution*.

With Example 5 lead and run the ♠Q. If East should win the ♠K, then finesse the ♠9 next. This play only loses if East should turn up with ♠K J, a 25% chance. (It is equally good to finesse the ♠9 first and then run the ♠Q next, should the ♠9 lose to the ♠J).

With Example 6 you should lead a Heart from North to the ♥9 and later finesse the ♥10. Again, this offers a 75% chance of success. Here, though, there is an attractive alternative play. You could cash the ♥A K and play a third Heart. This would succeed in all cases when Hearts are 3-3 or when either opponent has a doubleton honour. That is very close to the 75% chance of taking two finesses.

What about these two final examples?

<b>Ex 7.</b> ♦ Q 9 6 4 3 <div style="border: 1px solid black; padding: 5px; width: 40px; margin: 5px auto;"> N W   E S </div> ♦ A 10 8 7 5	<b>Ex 8.</b> ♣ Q 4 3 <div style="border: 1px solid black; padding: 5px; width: 40px; margin: 5px auto;"> N W   E S </div> ♣ K 7 6 5 2
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How might you play Example 7 if you require all five tricks? And how should you handle Example 8 if you needed four tricks?

With Example 7 you *might* lead the ♦Q from North hoping to pin the singleton Jack with West. That, though, would be a low percentage shot. Cashing the ♦A is twice as good; the King will be singleton in either hand twice as often, so is twice as good a play. The really interesting question is how you should play the Diamond suit to *guarantee* four tricks. However, that will be left as an exercise for the reader.

With Example 8 you are in dire straits if you can afford only one loser. Firstly, you have to have to decide whom to play for the ♣A. Next, you have to hope that the player with the Ace has it only once guarded. Assume that you place the ♣A with West. You must lead low to the ♣Q and then duck a Club on the next round, hoping that West will be forced to play his Ace on air. This play is known as the *obligatory finesse*.

Here's an example of the obligatory finesse in a full deal. West opens 1♣, North Doubles and South ends up in 4♥. West cashes two top Clubs and switches to a Diamond; how should he play?

<b>Hand 1</b> South plays in 4♥. West leads the ♣A.	♠ A K J 7 ♥ Q 8 5 2 ♦ A J 2 ♣ 7 6	♠ 5 4 2 ♥ J 9 4 ♦ 9 8 5 4 ♣ 8 4 2
♠ 10 8 6 3 ♥ A 10 ♦ 7 6 ♣ A K Q J 10	<div style="border: 1px solid black; padding: 5px; width: 40px; margin: 0 auto;"> N W   E S </div>	
	♠ Q 9 ♥ K 7 6 3 ♦ K Q 10 3 ♣ 9 5 3	

With two tricks already lost and the ♥A to lose as well, South needs to avoid two trump losers. With West marked with the ♥A, declarer takes trick three in hand, plays a Heart to the ♥Q and ducks a Heart at trick five. As West is obliged to play his Ace of trumps on air, South makes his contract.

## §55. Quiz on Suit Combinations.

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 ♥6.

#### Preliminary Analysis.

The Heart lead is fortunate for you as it gives you three Heart winners. Your **Count** and **Plan** now reveals that you have eight top tricks. Two Club tricks would make the total nine in all.

This is the crux of this deal. Can you **guarantee** two Club tricks against all possible layouts of the suit?

If so, **how**?

♠ A 9  
♥ K 8 4  
♦ K 7 6 3  
♣ A 10 5 2

Dummy	
W	E
Declarer	

♠ K 7 2  
♥ A J 5  
♦ A 9 2  
♣ J 7 6 3

West	North	East	South
Pass	3NT	Pass	1NT
Pass			Pass
3NT by South		Opening lead: ♥6	

### Q2.

How should you play in 2♣?

West leads the ♥10.

#### Preliminary Analysis.

West leads the ♥10 and East cashes the first three tricks, West having started with a doubleton Heart.

Next comes the ♣10 from East to West's ♣A and another Club to dummy's ♣Q.

You have lost four tricks already. What is the likely Spade layout? How should you play trumps?

♠ Q 4 3  
♥ Q 6 5  
♦ Q 8 5 2  
♣ Q 7 3

Dummy	
W	E
Declarer	

♠ A 9 6 5 2  
♥ 9 3 2  
♦ A K 6 3  
♣ K

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

### Q3.

How should you play in 6NT?

West leads the ♠J.

#### Preliminary Analysis.

You play in a very reasonable slam. West's Spade lead gives you nothing.

This one is easy to state – to make twelve tricks you need to make three Club tricks. Can you guarantee that against any layout of the cards?

♠ K 8 4  
♥ A 8 3  
♦ A 9 8  
♣ K 9 5 3

Dummy	
W	E
Declarer	

♠ A Q 2  
♥ K Q 7  
♦ K Q 10  
♣ A J 4 2

West	North	East	South
Pass	6NT	Pass	2NT
Pass			Pass
6NT by South		Opening lead: ♠J	

## Answers.

A1.

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

You play in 3NT and West finds an unfortunate, but perfectly natural, Heart lead round into the ♥A J. That gives you two Spades, three Hearts, two Diamonds and one Club. Diamonds might break 3-3, but it wouldn't be wise to bank on it. Clubs will provide an extra in any 3-2 split, but what if they are 4-1? What if they are 5-0?

Surprisingly, there is a 100% play to make two Club tricks, no matter how the suit is lying. Some players think it best to play low to the ♣10, some may prefer to lead the ♣J, but the cards can be set to refute both of these lines.

The right play is to cash the ♣A at trick two and to play up to the ♣J. Now, no lie of Clubs can prevent the establishment of a second Club trick.

A2.

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

You play in 2♠ after East has opened 1♥. West, naturally enough, leads the ♥10 and East cashes three rounds before playing a Club to West's ♣A. West exits with a Club and you have to avoid the loss of two more tricks.

The play to date, coupled with the bidding, has highlighted the lie of the cards. East needs the ♠K for his opening bid, so it is pointless to play a Spade up and put the ♠Q on it.

The only chance is that East started with ♠K × precisely, no other holding will do. With that in mind, you should take the ♣A at trick six and duck a Spade at trick seven, hoping East will have to play the King on air. This is a variation on the *obligatory finesse*.

A3.

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

This is an old chestnut, to be found in many textbooks and bridge quizzes. If you haven't yet seen it, it is worth thinking about. You have to make 6NT on this deal, which, in essence, means making three Club tricks from the holding of ♣K 9 × × facing ♣A J × ×.

Now, it's easy enough to do if you can see all four hands, but this combination can be played for three tricks against any distribution of the Club suit.

**How?** Cash the ♣A first and play up to the ♣K 9 ×. If the next hand follows low, insert the ♣9, not caring if it loses (Clubs are now 3-2). If the next hand shows out as you lead towards the ♣K, you change tack, winning the ♣K and leading up towards the ♣J. It's a 100% play.

## §55. Example hands 1 to 4.

**Hand 1** Love all, dealer North

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

West	North	East	South
	Pass	Pass	1♠
2♥	4♠	All Pass	Pass
4♠ by South		Opening lead: ♥Q	

South plays in 4♠ and West's lead of the ♥Q skewers dummy's ♥K. With the ♣A off the hand as well as two Heart losers, success comes down to **not** losing a trump trick. There are two lines that South could try, one is to lay down the ♠A, hoping to fell the singleton King, the other is to run the ♠Q, hoping that East started with the singleton ♠J. As the play of the ♠A will work if the King is singleton in either hand, playing off the ♠A is twice as good as running the Queen. Virtue is rewarded on this layout as the King duly falls on the Ace, allowing South to draw the last trump and run the Diamonds. Now contrast this deal with Hand 7 where South has a similar but crucially different layout in Spades to negotiate.

**Hand 2** North-South game, dealer East

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

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

East-West reach 3NT by a time-honoured route and South has an easy lead of the ♥Q. Declarer's **Count** and **Plan** reveals that he has seven tricks on top. Setting up an extra Diamond winner (which, in any case, would require a 3-2 split) wouldn't help as that would only increase the total to eight winners. The way to make a total of nine tricks is to make three tricks in Clubs, and that should be the focus here. If East-West had ♠A 10 7 2 facing ♣J 9 8 4, declarer would take the **combination finesse**, a 75% chance. The best way to handle this actual combination is similar – take two finesses. Run the ♠Q and, should that lose to the ♠K, run the ♠9 next. If the ♠Q holds, the ♠9 should be led and run next.

**Hand 3** East-West game, dealer South

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

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

West reaches 3NT after an opening 1NT and a transfer sequence. North leads the ♠Q and declarer's **Count** and **Plan** tells him that, with five top tricks in Spades and Diamonds, four Heart tricks are required. There are three ways to play the Heart suit: ① Play off the ♥A K and 10, gaining if Hearts are 3-3 or if an honour falls doubleton; ② run the ♥8 and later finesse the ♥9, playing for *split honours*; ③ run the ♥8 and then cash the ♥A K, gaining if North has the ♥Q J or if the suit splits. It is very close between the first two lines, with two finesses being marginally better. Both the first two lines work here, though. The third line is definitely inferior and should be shunned.

**Hand 4** Game all, dealer West

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

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

North reaches 3NT after a simple sequence. East leads the ♠3, won by the ♠A, and North's **Count** and **Plan** shows him eight top tricks (one Spade, four Hearts, two Diamonds and one Club). A third Diamond trick would come in very handy – what is the best way to play the suit? Declarer might think of crossing to dummy and leading Diamonds, maybe low to the ♦9, maybe leading the ♦10. In fact, best odds are obtained by the simple play of laying down the ♦A K and playing another Diamond. A third trick in the suit will materialise if Diamonds split 3-3 or if either defender started with a doubleton honour. Here, when West drops the ♦J on the second round, the ♦9 and ♦10 are equals against the ♦Q.

## §55. Example hands 5 to 8.

**Hand 5** North-South game, dealer North

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

West	North	East	South
3NT	Pass	2NT	Pass
3NT	Pass	Pass	Pass
3NT by East		Opening lead: ♥J	

East reaches 3NT and South leads the ♥J, won by the ♥K in the closed hand. Declarer's **Count** and **Plan** reveals seven top tricks. If East could make four Club tricks, he'd have his contract in the bag. Simple enough if Clubs were 3-2, but what if they weren't? If South had ♣Q J x x the contract would be very shaky, but most other 4-1 Club splits can be catered for. First, declarer has to cash the ♣A, in case an honour falls. Nope, so declarer must lead a low Club to the Ten on table. If both North and South were to follow, Clubs would be 3-2 and the hand would be simple. Here, South shows out and the Ten forces the Jack. Now, though, there is a *marked finesse* position against the ♣Q with the ♥A as entry.

**Hand 6** East-West game, dealer East

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

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

A third consecutive 2NT – 3NT auction, this time with West at the wheel. North leads the ♠J and, as in Hand 5, declarer must take that in the closed hand with the ♠K. The focus of the hand is to make four Diamond tricks as West's **Count** and **Plan** reveals five top tricks outside of that suit. As with Hand 5, if Diamonds were 3-2, that would be easy. If they are 4-1 it is more awkward, but a few 4-1 splits can be overcome. West must cash the ♦A first and hope North drops an honour (any of the ♦Q J 10). When that happens, he must play a low Diamond to the ♦8, forcing the ♦10 on this layout and setting up a *marked finesse* against the ♦Q. The ♠A remains in dummy as an all-important entry.

**Hand 7** Game all, dealer South

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

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

South reaches 4♠ after opening 1♠ and accepting North's invitational raise. West's ♥Q lead is unwelcome as it makes mincemeat of dummy's ♥K; with two Heart losers and the ♣A off the hand as well the contract looks hopeless. How can South avoid a trump loser? Laying down the ♠A (hoping to fell a singleton King) is pointless. Contrast this deal with Hand 1; even if the King were to fall, the other defender would have ♠J 9 x and that would be worth a sure trick. The **only** chance is that East has the singleton Jack. Thus, South ruffs the third Heart and leads the ♠Q. Should West cover, South returns to hand with a Diamond, finesses the ♠8 and claims his game for the loss of two Hearts and a Club.

**Hand 8** Love all, dealer West

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

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

North reaches 4♠ after East has made an overcall of 1♥. East kicks off with three rounds of Hearts, ruffed by North. With three top tricks to lose (two Hearts and the Ace of trumps) it is important to avoid two trump losers. This can only be done if an opponent started with ♠A x precisely. Given that East has bid, and West has remained silent, it looks better to play East for that holding. Accordingly, declarer plays a low Spade to the King at trick four and ducks a Spade on the way back. East is obliged to play his Ace on air, and declarer's hopes and prayers are answered. Winning the next lead, North draws the last trump and claims his contract. This play, by the way, goes by the name of "the obligatory finesse".