

What about the heart finesse? If you lead low to the K♥ and it loses to the A♥ with West there is no harm done, you can come back to hand and finesse the clubs later- but if East plays the A♥, you can now discard a club loser on the K♥.

The full hand:

D 20	N Erika Pick	W N E S			
	♠ QJ10532 ♥ 9 ♦ K103 ♣ 852	P	2♠	P	4♠
W joanmary21		P	P	P	
♠ 7 ♥ Q10743 ♦ Q754 ♣ 1094		E Bracken57			
	S med029	♠ 84 ♥ A86 ♦ J962 ♣ KJ76			
	♠ AK96 ♥ KJ52 ♦ A8 ♣ AQ3				
		4♠ N NS: 0 EW: 0			

4 declarers made their 2 overtricks for 83%, the others made 11 tricks and 33%

A little forward planning can help you find the right play!