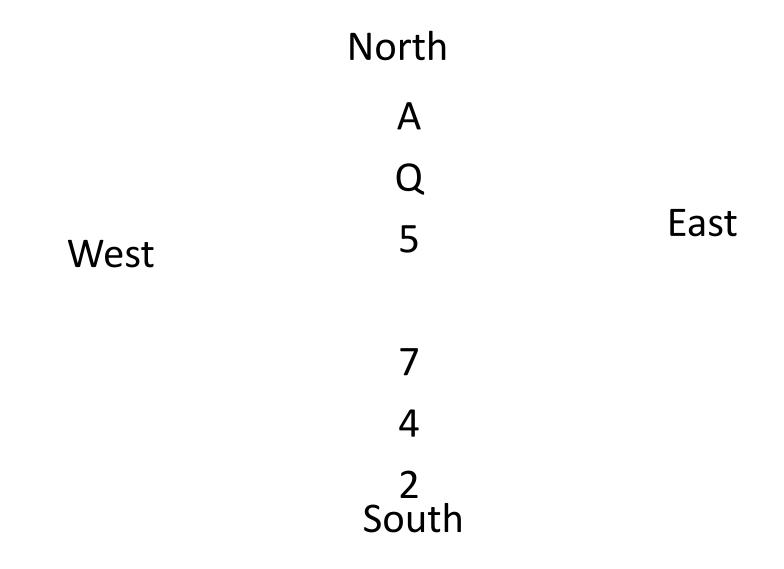
Tips For Handling Card Combinations



Tip 1: Make a Plan

- In play of the hand books, card combinations are usually discussed considering the holding in just one suit.
- To be most effective as a declarer, you must consider the card combination in light of your overall plan for the hand.

Consider the Following Combination



Consider this Combination in Light of an Entire Hand

Q 10 8 4 Contract 4 964 A Q 7 **A** 5 3 **♦** KJ 1083 ♣ K83 ♠ AKJ752 **J** 10 5 🖊 K Q J 964

A New Example

Contract 6

10983

9 J 8

QJ92



A A Q 2

♠ KQJ7652

A 3

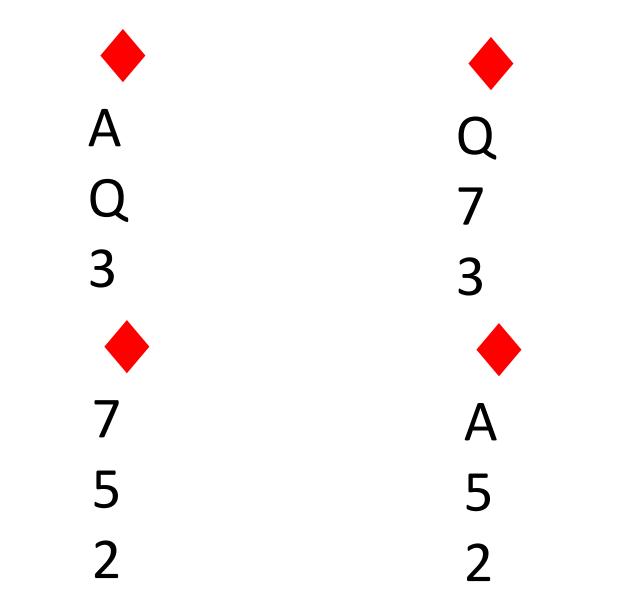
A K 10

4

Tip 2: Combine Your Chances

- If you need to develop a trick to make your contract and there is only one way to do it, that's what you do.
- But often, a declarer will be presented with a choice of options.

Consider These Two Holdings



Combining Chances Ex. a

Contract 6 NT

983

Y K 5

Q85

AQJ105

♠ A Q 3

A Q J 2

A 7 4

♣ K96

7

Combining Chances Ex. b

Contract 3 NT



Y K Q 7



1084

A 8 6 2

A 5 3

A 9 7

AQ6

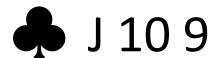
Combining Chances Ex. c

Contract 3 NT

872







5

♠ K 6

K 5 3

10732

♣ A K 4

Tip 3: Take the Play That Gives the Best Odds

- Often a declarer is faced with two opportunities to get an additional trick, but cannot try them both.
 - When that happens you must select the play that gives you the best odds for success.
 - That, of course, means you must know something about bridge probabilities.
- There are too many card combinations to memorize the odds for all of them.
- But there are some guidelines you should remember.

Percentages You Should Know

of Opponent's

Cards	Most likely	Next likely
2	1-1 52%	2-0 48%
3	2-1 78%	3-0 22%
4	3-1 50%	2-2 41%
5	3-2 68%	4-1 28%
6	4-2 48%	3-3 36%
7	4-3 62%	5-2 31%
8	5-3 47%	4-4 33%

Some Common Card Combinations

North	North	North
Α	K	Α
Q	10	J
4		10
South	South	South
5	5	5
3	2	3
2		2
2 tricks	1 trick	2 tricks
50%	50%	75%

Know the Odds Ex. a

Contract 3 NT

• Q



9 8 5 3 2

9763

7642

♠ K84

AQ 5

♦ AKQ

A K 9 3

Know the Odds Ex. b

Contract 3 NT

A 5 3

A J 10 2

976

Q84

♠ K84

753

A K J 3

A K 2



Know the Odds Ex c

Contract 4 spades



- → J 5 2
- **9** 5 3 2
- AQ76
- **762**
 - AKQ103
 - **9** 8 7 6
 - **♦** K 4 2
 - A Q

Know the Odds Ex. d

Contract 3 NT

A 5

A 8 4 2

A 9 7 6 4

Q 8

♠ K84

Q 7 5

♦ K 5 3

♣ A K 3



Tip 4: Know When To Play a High Card

- In some card combinations, declarer can lead an honor card to begin a finesse.
- In other card combinations, declarer may have an honor to lead but it would be incorrect to do so.

North	North	North
Α	A	Α
5	5	5
4	4	4
South	South	South
Q	Q	Q
J	8	J
10	3	3
7	2	2

North	North
Α	Α
5	Q
	4
	South
South	J
Q	8
J	3
	2

North	North
Α	A
K	7
6	6
5	5
South	South J
J 10	10
10	3
4	2

North

A

O

10

5

South

9

2

Know the Odds Ex. d

Contract 3 NT









J 10 9 8

K 6 2

♦ A 5 3

A K 5

Tip 5: Use the Ruffing Finesse

- When you have a choice between a simple finesse and a ruffing finesse, it is usually best to try the ruffing finesse.
- Even if the ruffing finesse fails, it saves a trick.

North

А

O

10

South

5

Ruffing Finesse Ex. a

Contract 6 Hearts











K

985

AQJ1062

4 3

A A Q 2