

How to Play Some Common Card Holdings on Both Defense and as Declarer

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The (match point) goal is to play your cards in a way that maximizes your chance of taking the most tricks possible – both as declarer and defender.

This lesson will look at a number of common card holdings and focus on the thought process that will help you choose the right line of play.

First, however, we state a few rules based on card holding probabilities that are so fundamental they should be memorized and followed faithfully.

I. WHAT TO MEMORIZE (in Bold below)

With no other significant information

1. With 11 cards missing the K, play for the drop
2. With 10 cards missing the K, finesse
3. With 9 cards missing the Q, play for the drop
4. With 8 cards missing the Q, finesse
5. With 7 cards missing the J, play for the drop (instead of finessing the 10).

What is significant information? If an opponent has shown a pre-empt length suit or 2 long suits, that is enough to change the odds normally only slightly favoring the drop in 1, 3 & 5 and you should then finesse the partner.

Another rule to memorize and follow (sometimes referred to as the Principle of Restricted Choice) is:

When an opponent holds either one or both of 2 equally important cards and plays one of them on the previous trick (in a situation where he cannot be false-carding), then take the finesse for the remaining important card.

Examples:

	QJ7532		KJ753		KJ753		AKQ10		AQ104
1)		2)		3)		4)		or	
	A10986		A86		A765		752		K32

In 1) we lead the Q and play the ace if East follows low. In 2) we play the A and finesse the J. In 3) we play for the Q to drop and in 4) the best play for all the tricks is to play the A, K and then the Q instead of finessing the 10.

Note that in 2), 3) and 4) at the point where you have to decide whether to finesse or play for the drop there is one card left outstanding after West plays and you can (correctly) reason that East has one more un-played card in her hand to hold that missing honor and therefore playing for the drop is the best chance play.

K10953

Now look at **5)** and assume you play the A and East plays either the J or the Q.

A842

Does this change your mind after you lead towards the K1095 and West plays the 6? It looks a lot like 2) and, again, East has more room left to hold the missing honor. But remember the *Restricted Choice Rule*. East either holds both missing honors or a singleton and false-carding is not possible – so follow Restricted Choice and finesse West for the missing honor.

AK9842

When is false-carding a possibility? Look at **6)** and assume East plays the J (or

Q6

the 10) when you lead the Q. It looks a lot like the Restricted Choice Rule applies and many declarers might finesse the 9 next. But, a savvy East might be holding J103 and play the J as a false-card. So, two important things to note here:

1) Restricted choice does not apply when a defender might have played one of the missing touching important cards as a false-card – not something he had to play.

2) The defender's false card gives declarer a choice and a possibility to go wrong.

**** One of the key strategies for the defense is to play cards in such a way that it gives Declarer a chance to go wrong. ****

Finally, it is useful to remember **when an odd number of cards in a suit are out, the most likely split is as close to even as possible (i.e., 2 - 3 or 3 - 4 or 4 - 5). When an even number are out the exact even split is not the most likely (i.e., 2 - 4 is more likely than 3 - 3 and 1 - 3 is more likely than 2 - 2).**

II SOME COMMON CARD PLAY SITUATIONS

AK107

First a simple example: Holding **7)** you can easily handle any 3-2 split so you

Q985

think about one opponent having 4 to the **J**. Play a winner from the hand with 2 top honors (the **A** in this example). Now review the bidding and play so far and decide who you think is more likely to have a 4 card suit, East or West. If East, play North's high honor. If West, play South's high honor. You now have a marked finesse against the **J** if there is a 1-4 split the way you guessed. Otherwise, you just pull the last outstanding trump.

A1072

Now try playing **8)** It looks like you can only finesse West for 4 to the **J**

KQ65

AK102

so you play the **K** and the **Q** and finesse if necessary. But what about **9)** ?

Q873

Your plan is the same as in **8)**. You play the **A** and expect to go to the **Q** and finesse if necessary. But when you play the **A**, you see the **9** fall from West. Now, you could finesse either player for the **J** and it seems more likely that East has 4 to the **J** after the **9** falls from West. So, you play the **K** next and discover that West had **J9xx** and fooled you with a false-card when you played the **A**. **West was following the basic defensive strategy of giving Declarer a choice!**

QJ9

Next we look at a very common holding **10) 1083** **K65** where the defensive

A742

problem is whether to cover the **Q** with the **K** when declarer leads it from dummy. Forget "cover an honor with an honor"! If you cover, declarer wins the **A** and finesses your partner's **10**, making all the tricks. If you duck the **K** but cover the **J** (if led next), declarer has to lose a trick.

What if you have just **K6** and partner has **10853**? You still should duck when declarer leads the **Q** to give declarer a choice for what to play next. Declarer might play you for **Kxxx** and partner for **10x** and lead the **Q**, hoping to smother the **10**.

Note that knowing what to do as a defender becomes much harder if we replace dummy's **9** with a small card and give declarer the **98**. The situation is exactly the same for declarer but much harder for you to know – defense is difficult and you often have to guess and place cards you cannot see! A general rule of thumb that is most often correct is to cover the second of two touching honors – not the first.

J742

The following holding is, unfortunately, often declarer's trump suit: **11)**

A1063

Assume you want (need!) to win 3 out of 4 trump tricks and only lose 1. How should you play the suit? Think about possible defender trump holdings – if worse than 3-2 there is no way to succeed so assume that 3-2 is the case. Also assume the missing honors are split as this is the most likely holding. If East has 2 to an honor you can lead from dummy to your **10** and, next, play the **A** dropping the other honor. That is the “book” way to play the suit but it won't work if East has 3 to an honor. It could even lose 3 trump tricks if West has a singleton honor!

The best way to play this holding is to first review the bidding and play so far and decide which defender you want to play for 3 to an honor and which you will assume has 2 to an honor. Say you pick East to be more likely to have the longer holding. Then, start by leading a low card towards dummy's **J**. If West rises with an honor, next finesse East for the other honor. If West plays low, decide whether he is ducking with a doubleton honor (hard to do with the **Q** or even the **K!**) and either finesse East or give West credit for a good duck and play the **A**. If you pick West to be more likely to have the longer holding, follow the “book” play by leading to the **10** the first time..

That was a hard example so we will look next at a simple one often ignored by even intermediate level players (with, however, usually no loss other than not using the best technique).

AJ103

12) You are South and want to finesse for the **K**. What do you lead?

Q94

Many automatically lead the **Q** and if it holds lead to dummy's **10**. Assume **Kxxx** is on-sides and does not cover. Then you have to use up an entry to dummy to repeat the finesse – which on some hands could be important. Try instead leading the **9** first and then the **Q** – you don't have to waste an entry to repeat the finesse a third time.

We close this section with another example where you have to picture the only holdings that will work for you and play accordingly.

J5

13)

A97632

You have arrived at a game or slam contract and you have to make all but 1 trick in this key suit to succeed. How do you play it?

After a little thought you can see that the holding that works is if West holds either the **K10** or the **Q10** and nothing else in the suit. Go through possible holdings and nothing else will work. So, lead towards the **J** and hope West rises with the **K** or **Q** (otherwise, he plays the **10** if he has one of those holdings and that will help). When you get in next, lead the **J** from dummy and, if covered, smother the **10** if this is your lucky day. That will get you 5 out of 6 tricks if the (low percentage) distribution actually happens – but it is your best and only chance.

Key Theme: Mentally go over likely defensive card holdings and figure out how you can get the most tricks and play for that unless you have to play for an unlikely, but possible, holding that will allow you to make your (probably overly optimistic) contract and failing would be a bad result.

III FROZEN SUITS

This is a very important topic for both declarers and defenders.

Definition: A *Frozen Suit* is one where whoever leads it, regrets it. In other words, the side that leads the suit loses a trick that would not be lost if the other side had to lead the suit

Note: It is possible for a suit to be frozen if led from 1, 2 or 3 hands but not from all of them – for example when you lead away from a **K** and dummy has the **Q** and declarer has the **A**. And, even when you lead a frozen suit, declarer may still have a guess and go wrong.

Examples:

		1032			J43	
14)	Q98		K764	15)	A1087	K92
		AJ5			Q65	
		Q93			J83	
16)	J762		K103	17)	A965	Q104
		A84			K728	
		QJ9			Qx	
18)	10xxx		Kxx	19)	Kxxxx	Jxxx
		A8x			A10	

In **14)** neither side can lead the suit without losing 2 tricks. In **15)**, declarer loses all three tricks if she starts the suit but wins 1 trick if the defense leads the suit first. In **16)**, declarer loses 2 tricks if he starts the suit but the spots are such that if a defender leads the suit declarer can make 2 out of three. **17)** is a holding where if either defender leads the suit it will end up giving declarer a trick. **18)** is like **10)** and is an example of how a suit becomes frozen for both sides when East does not cover the **Q** on the first play. **19)** is a common example where the suit is frozen but declarer must guess in order to win both tricks if West leads a low card.

Note: Neither side wants to lead a frozen suit but declarer, looking at all the cards she holds in the suit, has a definite advantage in recognizing that the suit may be frozen depending on where the opponent's cards lie. Defenders should suspect a frozen suit when they are looking at a **10** or **J** or **Q** and several other cards in a suit in dummy (although a **K** or **A** with small cards is possible). In general, avoid leading suits that might be frozen unless you can see that declarer has many winners set up and you have to take chances. Try your best to not let declarer throw you in when you have no choice but to lead a possibly frozen suit.

It isn't easy on defense – declarer has a definite advantage here!

QUIZ

1. Partner leads the **10** of a side suit and dummy has the **QJ8**. You have **K32**. What do you play when declarer plays the **J**?

2. In a suit contract partner leads a low card in an unbid side suit and dummy shows up with **A104**. You have **J53**. What do you play after dummy follows with the **4**?

3. Partner leads an unbid suit in a trump contract and dummy lays down the **Q104**. You hold **K53** – what do you play after declarer plays the **4**?

4.

K9xx

A10x

Axx

Kxx

A8xxx

K9x

xx

Axx

You are declarer in **4S** and West leads the **KD**. How do you play the hand assuming trumps split the most likely way (3 – 1)? Can the defense do anything to make it more difficult for you to make **4S**?

ANSWERS

1. Partner is probably leading from something like **109x(xx)**. If you cover declarer has an easy finesse for 3 tricks. If you don't cover until the second honor is led, the suit is frozen.

2. If partner is leading away from the **Q**, declarer will always have 3 tricks no matter what you play. Partner is almost certainly not leading low from the **KQ** against a suit contract so playing your **J** and winning is not an option. If partner is leading from the **K** and you play the **J**, declarer wins the **Q** and has an easy finesse for partner's **K** and wins 3 tricks. If, however, you play the **5** or **3**, the suit becomes frozen and declarer cannot win 3 tricks unless you or your partner later lead the suit.

3. Assume partner is not leading away from an **A** against a suit contract. If partner does not have the **J** declarer has complete control of the suit. If partner does have the **J** and you play the **K**, partner can be finessed and declarer will win all 3 tricks. If, however, you play low, the suit becomes frozen and declarer cannot make 3 tricks unless your side leads it.

4. Duck the first trick planning to eliminate side suits other than hearts and throw the defense in to have to lead the frozen suit (hearts are frozen if the **Q** and **J** are in different defender's hands – which is the most likely way the suit can be split). So, you win the second diamond, play the **A** and **K** of trumps getting the bad news about the 1-3 split and then ruff a diamond eliminating that suit. Next you play the **A & K** of clubs and get out the 3rd club. Now, the opponents must lead the frozen suit or give you a ruff and a sluff of your losing heart.

Say the defender with **Qxx(x)** or **Jxx(x)** in hearts gets in with the 3rd club. That defender has to lead the **Q** (or **J**) to give declarer a choice. Declarer can still finesse the other defender for the remaining honor but he might play the leader for **QJx(x)** and finesse that way. If declarer plays the hand as recommended, the best the defense can do is to give him a choice – but that is better than nothing.