# Cards to Play on Offense and Defense, Including Restricted Choice 

Many of the examples shown here were used in previous lectures and some are basic and widely known to experienced players. On the other hand, very few players get all of them right, all of the time - so there is likely something helpful for both new and seasoned players.

The cards you choose to play as declarer should give up as little information to the defense as possible and also maximize your chances of making the most tricks.

The cards you play as a defender should give as much information as you can to partner while not giving declarer chances to make more tricks than she might have done without your lead or play.

## Basic Card Play (Defense)

When you play to a trick with one of touching honors - play the lower one. With KQx play the $\mathbf{Q}$. With QJx play the J, etc. That way, partner knows when you play the higher of two touching missing honors you do not have the lower.

When you lead an honor, lead the top of touching honors - so that the lead of the $\mathbf{Q}$ denies the $\mathbf{K}$, etc. This is consistent with the widely used convention of leading $\mathbf{A}$ from AK. The exception is later in the hand when, with AK you lead the K. Another exception is at trick one at NT where a useful conventional lead is the Q from KQ109 asking partner to play the $\mathbf{J}$ if she has it.

## Basic Card Play (Declarer)

When you win a trick with one of touching honors, win with the higher one concealing the fact that you have the lower one. With, say, KQx in a suit and a low one led at NT
with third hand playing the $\mathbf{J}$ - win with the $\mathbf{K}$ and keep the opening leader wondering who has the $\mathbf{Q}$. Note that winning with the $\mathbf{Q}$ gives away that you also have the $\mathbf{K}$.

A basic declarer card play choice is the order used to draw trumps when you are missing 4 or 5 to the $\mathbf{J}$. Say the holding is

AK73

## Q1062

Do not start by playing to the $\mathbf{Q}$ or by playing the $\mathbf{A}$ and then the $\mathbf{Q}$. Play the $\mathbf{A}$ and then the $\mathbf{K}$ so you can pick up 4 to the $\mathbf{J}$ if East shows out on the play of the $\mathbf{K}$. If you have AK103 opposite Q762, play the $\mathbf{A}$ and then the $\mathbf{Q}$ to guard against West holding 4 to the J. If you have a 9 card fit, play a winner that allows you to pick up a 4-0 split, if possible. In general, play your trump honors so that you can handle a bad split. Note that when you can pick up 4 to the $\mathbf{J}$ held by either defender, then you have a choice of cashing orders and you should decide which to use based on which defender you think might have more trumps.

Finally, assume you have all the top trumps and can play winners from either hand. Then, decide where you want to end up (hand or dummy) and play accordingly.

Another basic declarer play is the hold-up play at NT. But before holding up, study the card spots carefully. Say you have 10xx in dummy and $\mathbf{A} \mathbf{J}$ in hand (or $\mathbf{J x}$ in dummy and A10x in hand). Assume either opening leader plays the $\mathbf{K}$ or a low card is led and third hand plays the $\mathbf{K}$ or $\mathbf{Q}$. Too many times, declarer ignores the spots and holds up. But winning the A guarantees a second stopper that is lost when you hold up. Here's a similar example:

9864
A3
QJ1098
K53

KQ752
J96
K74
92

J3
Q10542
32
J1087

A10
K87
A65
AQ64

South opens 1NT and soon is playing 3NT with low spade led to the J. If declarer holds up the A, a second spade will force the $\mathbf{A}$ to be played. Declarer goes to dummy and leads the QD and finesses and is quickly down 1. But if declarer wins the $\mathbf{A}$ at the first trick, the $9 \mathbf{S}$ is a stopper and declarer makes 4NT.

Another common declarer situation is what to lead holding J9xx opposite AQ10x. Lead the 9 and you will be able to capture Kxxx onsides without wasting an entry back to your hand, If you lead the $\mathbf{J}$, the next lead will leave you in the dummy having to get back to your hand in another suit to finish the finessing.

On this topic of what to lead when finessing: say you hold QJ10xx opposite Axx (or something similar). What do you lead when finessing the $\mathbf{K}$ ? The answer is simple: if you want a cover by the $\mathbf{K}$ then make it easier for the defender by leading the $\mathbf{Q}$. Lead the $\mathbf{1 0}$ if you'd prefer a non-cover.

## Advanced Card Play (Defense)

There are many common card combinations guidelines such as "cover an honor with an honor" or "second hand low, third hand high" can be misleading or even costly. We look now at several examples where the choice which card to play might not be obvious and a misplay might cost 1 or more tricks.

QJ9(x) in dummy and you hold $\mathbf{K x}(\mathbf{x})$. Declarer leads the $\mathbf{Q}$ - do you cover? Here's an example showing all 4 hands. If you cover the $\mathbf{Q}$ declarer will win and finesse partner's 10 with dummy's 9 and make all 4 tricks. If you duck, there is no way declarer can avoid a loser (cover the $\mathbf{J}$ if led next setting up partner's 10).

QJ93
1042
K75
A86
But what if the layout is

## QJ93

do you still duck the $\mathbf{Q}$ ? The answer is yes because that gives declarer a guess whether to play the $\mathbf{J}$ next (correct if partner has $\mathbf{1 0 x}$ and you have $\mathbf{K x x}$ ) or a low one next (correct if partner has 10xx).

When do you cover? If you have K10 you must cover and hope declarer finesses the 9 next, losing to your 10. If you have K10x you will get one trick whether you cover the $\mathbf{Q}$ or not - so cover if you want declarer to be in her hand and not in dummy but duck otherwise.

What if the layout is

## Q95

1042
K73
AJ86
Now you must cover the $\mathbf{Q}$ or declarer takes all the tricks.
J105
K82 Q93
A764
When the $\mathbf{J}$ is led, do not cover with the $\mathbf{Q}$ and your side gets two tricks. Cover and you only get 1 trick. But with one honor in dummy

J65
K92
Q83
A1074
Cover when the $\mathbf{J}$ is led and your side gets two tricks. Duck and you only get one.

## Remember: One Honor in Dummy Led - COVER! A Sequence of Honors - Usually DUCK!

Here's an advanced third hand defensive play often missed. The simplest case is in a suit contract and partner leads low (promising an honor). You see the following in the suit in dummy:

A109
3 led J74

Declarer plays the $\mathbf{9}$ - do you play the J? Here the answer is $100 \%$ clear - you forget third hand high and DUCK! Partner is leading from the $\mathbf{K}$ or the $\mathbf{Q}$ (not the KQ in a suit
contract!). If partner is leading from the $\mathbf{Q}$, declarer will make all 3 tricks no matter what you play. If partner has the $\mathbf{K}$, playing the $\mathbf{J}$ gives declarer a finesse for all three tricks. Duck and declarer will not get three tricks in the suit unless your side leads it again.

What if the contract is NT? The only holding where it is correct to play the $\mathbf{J}$ is if partner is leading low from the KQ. You have to judge from the auction whether this is likely or not and play accordingly. Most of the time, ducking will still be the best play at matchpoints.

## Advanced Card Play (Declarer)

Now let's look at some declarer situations where playing the right card from the right hand can make a difference. Look at

J1052
K8 Q93

A764
How can you play this trump suit to lose only 1 trick? Only one way works: lead low from the $\mathbf{A}$ towards the J1052. If West rises with the $\mathbf{K}$, later finesse East's $\mathbf{Q}$ by leading the $\mathbf{J}$ from dummy. If West does not rise $\mathbf{K}$, play the $\mathbf{J}$ and lose to East's $\mathbf{Q}$ but next drop West's stiff $\mathbf{K}$. Play the same way if West has $\mathbf{Q x}$ instead of $\mathbf{K x}$.

Now change which defender has the three-card suit to an honor.
J1052
Q9
A764
You need to lead the J from dummy to win 3 out of 4 tricks. If covered, win $\mathbf{A}$ and lead towards the $\mathbf{1 0}$ - if ducked let ride and next drop the stiff $\mathbf{Q}$.

What about

J752
K83
Q9
A1064
Here you lead low to the $\mathbf{1 0}$ and then drop the stiff $\mathbf{Q}$. But if East holds three to an honor
you can lead low towards the $\mathbf{J}$ and after losing the $\mathbf{K}$, finesse the $\mathbf{Q}$ (or if the $\mathbf{K}$ does not rise, drop it after losing to the Q). This holding is special in that you can also lead the $\mathbf{J}$ from dummy and make 3 out of 4 tricks.

What should you remember when missing 5 cards that include the $\mathbf{K}$ and $\mathbf{Q}$ and $\mathbf{9}$ ?
Assume the 5 missing cards split 3 - 2 with an honor in each hand. Guess the opponent you think most likely to have a doubleton honor and lead from the hand that plays before that opponent plays. If the hand you lead from has both the J and the 10, lead one of them.

## What About Choosing Whether to Finesse or Play for the Drop?

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 which normally only slightly favor the drop in $1,3 \& 5$. You should then finesse the opponent's 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 falsecarding holding additional small cards), then take the finesse for the remaining important card.

## Examples:

QJ7532
1)
2)

A10986

KJ753
3)

A86

KJ753

A765

AKQ10
4)

752

AQ104
or

In 1) we lead the $\mathbf{Q}$ and play the ace if East follows low. In 2) we play the $\mathbf{A}$ and finesse the $\mathbf{J}$. $\ln 3$ ) we play for the $\mathbf{Q}$ to drop and in 4) the best play for all the tricks is to play the $\mathbf{A}, \mathbf{K}$ and then the $\mathbf{Q}$ instead of finessing the $\mathbf{1 0}$.

Note that in 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) A842 and assume you play the $\mathbf{A}$ and East plays either the $\mathbf{J}$ or the $\mathbf{Q}$.

Does this change your mind after you lead towards the K1095 and West plays the $\mathbf{6}$ ? It looks a lot like 3) 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.

Note that following The Principle Of Restricted Choice significantly improves your chance of success by as much as a factor of $2 x$ (but does not guarantee it will work on any given hand).

Two examples of Restricted Choice working occurred during the 3/19/2022 BCA Unit Open game. On Board 20, Declarer (West) with A9863 opposite K1075 in trumps played the K from dummy and saw South play the $\mathbf{2}$ and North the J. RC said finesse the Q but declarer played for the drop and lost matchpoints he could have gained. On Board 23, Declarer with AK432 opposite 10965 in trumps, played the $\mathbf{A}$ and saw left hand opponent drop the Q. Declarer followed RC and went to dummy and successfully finessed the $\mathbf{J}$ for a good matchpoint result.

## QUIZ

1. Partner leads the $\mathbf{1 0}$ of a side suit and dummy has the QJ8. You have K32. What do you play when declarer plays the $\mathbf{J}$ ?
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. After an auction showing declarer and dummy both have 4 trumps you, sitting East holding J963 of trump, see a dummy trump holding of AQ104. Declarer leads the 2 what card do you play?

## AQ104

## K872

6. You have AK9xxx opposite $\mathbf{Q x}$ and lead low towards the $\mathbf{Q}$ and see the 10 fall before you play the $\mathbf{Q}$.. Do you next finesse with the $\mathbf{9}$ ? What if you have A109xxxx opposite $\mathbf{K x}$ and see the $\mathbf{J}$ played as you lead the to the $\mathbf{K}$ ?

## ANSWERS

1. Partner is probably leading from something like $109 \mathrm{x}(\mathrm{xx})$. If you cover declarer has an easy finesse for 3 tricks. If you don't cover until the second honor is led, you hold declarer to 2 tricks.
2. If partner is leading away from the $\mathbf{Q}$, 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 $\mathbf{J}$ and winning is not an option. If partner is leading from the $\mathbf{K}$ and you play the $\mathbf{J}$, declarer wins the $\mathbf{Q}$ and has an easy finesse for partner's $\mathbf{K}$ and wins 3 tricks. If, however, you play the 5 or 3, declarer cannot win 3 tricks unless you or your partner later lead the suit.
3. Assume partner is not leading away from an $\mathbf{A}$ against a suit contract. If partner does not have the $\mathbf{J}$ declarer has complete control of the suit. If partner does have the $\mathbf{J}$ and you play the $\mathbf{K}$, partner can be finessed and declarer will win all 3 tricks. If, however, you play low, declarer cannot make 3 tricks unless your side leads it.
4. 

J963

AQ104

K872
Declarer starts by leading to the $\mathbf{A}$. If you play the $\mathbf{3}$, declarer will win the $\mathbf{A}$ and reflect that if there is a bad split she can pick up the J96 in your hand but not in East's hand so she will play to the K and later finesse away your J. You will not get a trump trick and declarer has no choice other than to play it that way. But what happens if you play the 9 at trick 1? Now declarer can finesse either East or West to pick up a bad trump split but has a choice to make as to whether to play the $\mathbf{Q}$ as the second trump play or the $\mathbf{K}$. No one could blame declarer for thinking West is more likely to be short after seeing the 9 fall. You will probably end up with a good $\mathbf{J}$ of trump.
5. The false card play of the 9 gives declarer a choice and a chance to go wrong!
6. RC does not apply since the defender could (should) false card with $\mathbf{J 1 0 x}$, so play for the drop. RC applies in the 9 card example, so finesse

## Bonus Example: The Monty Hall Dilemma

## Restricted Choice can be used to solve a famous and controversial puzzle

 that first appeared in Marilyn Vos Savant's Parade Magazine column in 1990.Based on the long running (nearly 27 years) Let's Make a Deal TV show hosted by Monty Hall

Monty gives a contestant a choice of 3 doors
Behind one door is an expensive car and behind the other 2 are goats
The contestant is asked to choose a door
Say he chooses door \# 2
Monty, who knows what is behind each door then opens door number 3, exposing a goat, and asks the contestant if he wants to switch from door 2 to door 1 Monty will always open a door with a goat behind it so that's not new news, is it?
Should the contestant switch doors or hold to his original choice?


## To Switch or not to Switch - that is the Question

- Ms. Savant, said "Yes switch doors- you improve your chances of getting the car by a factor of 2 to 1 ."
- Because of the estimated 10,000 letters she received in response, many strongly disputing her answer, she published a second article on the subject. Of the disagreeing letters, more than 1000 were from Phd's and mathematicians or statisticians.
- Due to the fervor created by Ms. Savant's two columns, the

New York Times published a large front page article in a 1991 Sunday issue which declared

- "Her answer... has been debated in the halls of the C.I.A. and the barracks of fighter pilots in the Persian Gulf. It has been analyzed by mathematicians at M.I.T. and computer programmers at Los Alamos National Laboratory in New Mexico. It has been tested in classes ranging from second grade to graduate level at more than 1,000 schools across the country."
The Monty Hall dilemma was shown on television and in film
- The CBS drama series NUMB3RS featured the Monty Hall Problem in the final episode of its 2004-2005 season.
- The 2008 movie 21 opens with an M.I.T. math professor (played by Kevin Spacey) using the Monty Hall Problem to explain mathematical theories to his students.
- The London FINANCIAL TIMES published a column about the Monty Hall Problem on August 16, 2005, declaring positively that "the answer is, indeed, yes: you should change."
- However, the columnist, John Kay, noted that "Paul Erdos, the great mathematician, reputedly died still musing on the Monty Hall problem."
- The column resulted in several letters published on the "Leaders and Letters" page of the FINANCIAL TIMES on August 18 and 22 - and two follow-up columns by Mr. Kay on August 23
- The false but intuitive appealing solution goes like this:
- Monty has not given you any new information since there will always be a door with a goat behind it for him to open. So, you might as well stick with your original door. Or, many people reason, now there are two doors left - and one of them has the car behind it. So, your chances are 50-50 with either of these doors and you might as well stick with the original door.

The correct solution is: Your chances originally are $1 / 3$ for the door you picked and that does not change. Whenever the car is behind one of the other two doors (a $2 / 3$ chance), Monty has a "restricted choice" and will always pick the door with the goat. The other door will have the car behind it $2 / 3$ of the time.

- So you double your chances by switching.
- The "restricted choice" principle to remember is "go with the choice that comes from assuming Monty had to pick the door he did - in other words that he had no choice and the treasure is behind the door he did not choose".

