# How to Pull Trumps and Restricted Choice

Paul. Tobias, 10/05/2025

**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 several common card holdings and focus on the thought process that will help you choose the right line of play. The examples apply when playing any long suits – but usually the suit will be Declarer's Trump suit.

We start with several rules based on card holding probabilities that are so fundamental **they should be memorized and followed faithfully**.

## I. WHAT TO MEMORIZE

**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).**

**"8 ever, 9 hardly ever" is good rule to follow but there are exceptions.**

**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 (often a J and a Q) 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. This rule takes precedence over the rules above and provides significant information to finesse instead of playing for the drop.** Examples will be given later.

Sometimes it matters how you finesse. For example, with a 10 card fit missing the K and the 10, as shown below, it is right to lead the J.

.

**N**

**AQ972**

**W** **E**

**S**

**J8543**

***Don't carelessly lead to the Q! Lead the J and, if covered and East shows out, you go back to your hand and finesse the 10.*** That way you pick up a K10x on-sides without a loser. There is no downside to leading the J – it can never cost and it wins when K10x is on-sides. If you lead to the Q, you lose a trick when K10x are on-sides.

**What About Missing the K and the 10 With a 9 Card Fit?**

**N**

**AQ972**

**W** **E**

**S**

**J854**

Now, surprisingly, it is no longer correct to lead the J. You should play to the Q and, if the 10 drops from East, go back to your hand and finesse again. If East follows low to the first lead, after winning the Q Play the A. Your chance of success is 33%. Leading the J loses when there is a singleton K in West's hand, which does not happen when you lead low to the Q.

**What About Missing the K and the 10 With an 8 Card Fit?**

**N**

**AQ97**

**W** **E**

**S**

**J854**

Now, again surprisingly, it is once more right to lead the J and, if covered by the K, go back to your hand and lead to the 9 in dummy. This gives you about a 27% chance of 4 tricks – but that's the best you can do.

**8 or 9 Card Fits missing only the Q**

**AJ10xx**

**Kxxx**

**Play the K and if both follow, next play the A. This wins more often than finessing after playing the K** – ***but if you know one of the opponents has one or two very long suits (because of a pre-empt or Michaels or Unusual NT bid, say, or a bid and rebid of a suit) then the odds shift enough so that it is right to finesse the other player on the second round of the suit).***

With ***8 cards*** in the two hands, play the A or K and ***then finesse for the Q***.

**AJ10x**

**K9xx**

**Decide who you want to finesse and play your A or K first.**

## **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, <u>two important things to note here:</u>

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) <u>The defender's false card gives declarer a choice and a possibility to go wrong</u>. 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.

## 2. Playing Some common holdings:

**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 **J9**xx and fooled you with a false-card when you played the **A.** West was following the basic defensive strategy of giving Declarer a choice and a chance to go wrong!

## 3. Restricted Choice examples:

Eddie Kantor stated the principle nicely as follows: ***When the opponents hold 2 equally important cards and one has appeared on the previous trick, then take the finesse for the remaining important card.*** Let's try the principle on the next 3 examples

. **A972** **AQ94** **Q42**

**10)** **11)** **12)**

**KQ3** **K62** **AK85**

In **10)** assume you play the K followed by the Q and East plays either the 10 or the J when following to the Q.

In **11)** you play the A and K and East again plays the 10 or the J on the second lead.

Finally, in **12)** you play the A and the Q and see West play 2 of the three cards higher than the 8 (i.e the J10, J9 or 109). On the third lead, do you finesse or play for the drop? An easy choice following Kantor – you use restricted choice and assume the defender had to play the cards observed and does not have the missing equal card. Therefore, you finesse in each of these situations and significantly improve your chances over playing for the drop.

## 4 Playing Suits missing most of the top honors

**J742**

The following holding is, unfortunately, often declarer's trump suit: **13)**

**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 then 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.

Next, a well known case where you have an 8 card fit but are missing the A and J and 10.

You need to win 3 tricks.

**N**

**Q862**

**14)** **W** **E**

**S**

**K743**

Based on the bidding or the play you think that East is more likely to either be short or to have the ace. Therefore you lead small from the Q hand to the K and, if it holds, you duck the next round in both hands. If East has the Ax you only lose the A. Of course, if you think West has the A or is likely to be short, lead small from the K the first time.

**Variations:** If you have **Kxxxx** in one hand and **Qxx** in the other play the same way. If you have **Kxxxxx** opposite **Qx** lead to the **Q** and next duck in both hands if the **Q** wins.

Here's a rare case where Declarer can achieve a miraculous result if she plays right and the Gods of Bridge cooperate

**J5**

**15)**

**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.

What should you remember when missing 5 cards that include the **K** and **Q** and **9**? **Assume the 5 missing cards split 3 – 2 with an honor in each hand. Guess the opponent you**

**<u>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.</u>**

A similar holding a partner of mine was stuck with (twice!!) during a National tournament:

**16)** **<u>N</u>**

**J942**

**<u>W</u>** **<u>E</u>**

**<u>S</u>**

**A753**

It looks hopeless to win 3 tricks and many players lay down the **A** hoping for a **KQ** doubleton. But there is a better way to play that gives you a 50% greater chance of success. Lead low to the **9** playing West for **K10** or **Q10**. If West wins, lead the **J** for a finesse against East smothering the **10**. If East wins when you play the 9, next play the **A** and win when East has **KQ** doubleton.

**<u>Variations</u>: Axxxx** opposite **J9x**, **A9xx** opposite **Jxxx**, **A9xxx** opposite **Jxx** all should be played the same way (leading low to the **J** the first time). Even **A9xxxx** opposite **Jx** can be played this way.

**<u>Note</u>:** Chance of success is often only 7% but it is a lot less if you play any other way.

**<u>Remember:</u>** When you have a poor 8 card trump fit, place the cards where you think they are likely to be, assuming a 3-2 split with missing honors split. Then try out different plays in your mind until you come up with the winning play!

# 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

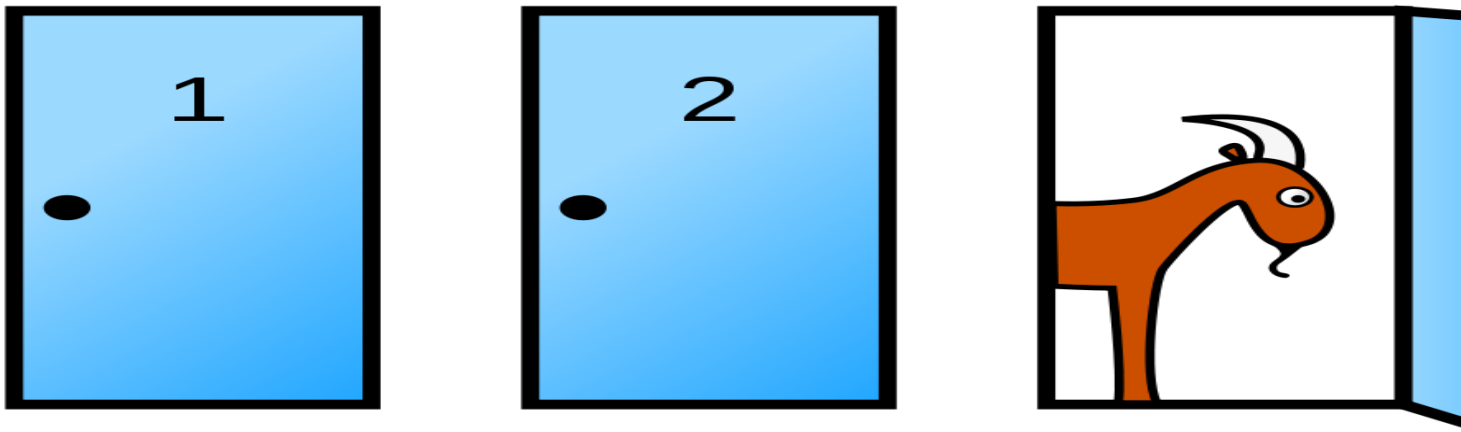
The contestant is asked to choose a door

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 chose.***