## Which Card Should I Play?

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

1. QJ9(x) in dummy and you hold $K x(x)$. Declarer leads the $Q$ - do you cover? Here's an example showing all 4 hands. If you cover the $Q$ 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 J if led next setting up partners 10 ).

QJ93
1042 K75
A86
But what if the layout is
QJ93
1042
K7
A865
do you still duck the Q? The answer is yes because that gives declarer a guess whether to play the $J$ next (correct if partner has $10 x$ and you have Kxx ) or a low one next (correct if partner has 10 xx ).

When do you cover? If you have K10 you have to 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 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 Q or declarer takes all the tricks. Remember: One Honor in Dummy Led - COVER! A Sequence of Honors - Usually DUCK!
2. This example is like the last one.

J105
K82
Q93
A764
When the $J$ is led, do not cover with the $Q$ and your side gets two tricks. Cover and you only get 1 trick. But with one honor in dummy

J65
K82
Q93
A1074
Cover when the J is led and your side gets two tricks. Duck and you only get one.
3. Here's a third hand defensive play many get wrong. 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 9 - do you play the J? Here the answer is $100 \%$ clear - you forget third hand high and DUCK! Partner is leading from the $K$ or the $Q$ (not the $K Q$ in a suit contract!). If partner is leading from the $Q$, declarer will make all 3 tricks no matter what you play. If partner has the K, playing the 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 $J$ 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.
4. Here's a second hand high situation that comes up when dummy has a long suit missing the K and Q and no sure outside entries.

The auction by N/S goes 1NT - 2H (Transfer) - 2S - 3NT - all pass. West leads the $J$ of hearts

|  | AJ1095 |  |
| :--- | :--- | :--- |
|  | A6 |  |
|  | 986 |  |
|  | 762 |  |
| Q64 |  | K32 |
| J10953 |  | K74 |
| K104 |  | K32 |
| J3 |  | K1085 |

87
Q82
AQJ7
AQ94
Declarer ducks the JH and loses to the K. East continues with the 7H and dummy's A wins. Declarer finesses the QD and loses to the K. A third heart is won by declarer's Q.

Now the crucial play: Declarer leads a spade towards dummy and West has to rise second hand with the Q. Otherwise, declarer will play the 9 in dummy and make an overtrick if East wins the K (and exactly 3NT if East ducks). If West rises $Q$, declarer can only take 1 spade trick and that makes a total of 1 spade, 2 hearts, 3 diamonds and 2 clubs for down 1.

Note that West knows from the auction that declarer has only 2 spades and would start with the K if she had it so rising Q cannot hurt. It would be right to rise with an honor even if holding 2 or 4 to a K or a Q!
5. Here's a third hand "almost high" example. The contract is 3NT after a 1C - 1D 2NT - 3NT auction by N/S. West leads the 4 of hearts and, if East plays the A and Q, South will duck and later lose a diamond finesse for making 4NT. But what if East plays the Q of hearts at trick 1 (in tempo!). Declarer has to be afraid that she will lose all the hearts if she ducks, since West may easily be holding the A and $J$ of hearts. And, the diamond finesse might be on with at least 10 tricks for the taking. So, declarer is likely to win the K and lose a diamond finesse and 4 hearts (down 1 !).

|  | K98 |  |
| :--- | :--- | :--- |
|  | 103 |  |
|  | A10965 |  |
|  | 762 |  |
| Q64 |  | J752 |
| J9642 |  | AQ5 |
| 84 |  | K32 |
| Q93 |  | 1085 |
|  |  | A103 |
|  | K87 |  |
|  | QJ7 |  |
|  | AKJ4 |  |
|  |  |  |

6. Now let's look at some declarer situations where playing the right card from the right hand can make a difference. We start with the declarer version of Example 2.
$J 1052$

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

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 $A$ and lead towards the 10 - if ducked let ride and next drop the stiff $Q$.

What about
J752
K83
Q9
A1064
Here you lead low to the 10 and then drop the stiff $Q$. But if East holds three to an honor

J752
K8 Q93
A1064
you can lead low towards the $J$ and after losing the $K$, finesse the $Q$ (or if the $K$ does not rise, drop it after losing to the Q). This holding is special in that you can also lead the J from dummy and make 3 out of 4 tricks.

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 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.
7. This is a case where you have a very weak trump suit but can only afford one loser.

J9
A86542
It looks hopeless but there is one possible holding to play for that achieves the goal of only one loser. Assume West has either K10 or Q10 of the suit and lead a low card towards the J9. If West wins either the K or the $Q$, the next time lead the $J$ from dummy and hope you smother the 10 when East plays the other honor and you play the A .
8. This fine trump fit once happened to me twice in a weekend tournament.

AJ973
K105
Q8642
When I led the Q, West played the K and East showed out. It was easy then to go back to my hand and finesse the 10. Note that a careless play of low to the J would end up losing a trick and leading the $Q$ can never hurt.
9. False cards fit in the category "What Card Should I Play" so we will end with a defensive play example. The suit below will clearly yield 6 tricks to declarer if East plays the 4 when the A is cashed - because declarer has no choice but to continue with the K and Q . If, however, you drop the J or the 10 under the A , declarer now has a choice (she can finesse the 9 if she plays you for a singleton). So, this is a mandatory false card play that at least gives declarer a chance to go wrong.

AKQ953

## 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

J963
5
K872


#### Abstract

ANSWERS 1. Partner is probably leading from something like $109 x(x x)$. 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 $\mathbf{3}$, 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 $\mathbf{J}$ declarer has complete control of the suit. If partner does have the $\mathbf{J}$ and you play the 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. 

AQ104

J963
5
K872
If you play the 3 , declarer will win the $\mathbf{A}$ and reflect that if there is a bad split declarer can pick up the J 96 in your hand but not in East's hand - so she will play to the K and later finesse away your $\mathbf{J}$. 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 playing the 9 . You will probably end up with a good $\mathbf{J}$ of trump.

The false card play of the $\mathbf{9}$ gives declarer a choice and a chance to go wrong!

