

# LESSON 4

## *Second-Hand Play*



General Concepts

General Introduction

Group Activities

Sample Deals



## **GENERAL CONCEPTS**

### **Defense**

#### **Second-hand play**

- Second hand plays low to:
  - Conserve high cards
  - Make declarer guess the location of high cards
  - Create entry problems for declarer
- Second hand plays high to:
  - Prevent declarer from winning a trick too cheaply (splitting honors)
  - Take the setting trick
  - Cover an honor with an honor to promote winners
- Other considerations
  - When not to cover an honor with an honor
  - Choosing which honor to cover

### **Bidding**

#### **Review of opener's rebids**

- After a 1NT opening bid
- After a 2NT opening bid
- After an opening bid of one of a suit
- After an opening bid of 2♣
- After a preemptive opening bid

### **Play of the Hand**

#### **Review of the finesse**

- Leading toward the high card you hope will take a trick
- Repeating a finesse
- Finessing for more than one card
- Leading a high card to finesse

## GENERAL INTRODUCTION

“In the previous lesson, you were the third hand and generally played high, making the best effort to win the trick for your side. In this lesson, we’ll put you in the position of being the second hand to play to the trick. Declarer is leading a card, either from declarer’s hand or the dummy, and you have to decide what card to play.

“When you are the second person to play to a trick, your side is in a favorable position. Your partner is in the enviable position of being the last player to play to the trick. Most of the time, the second player (hand) wants to play low, leaving it up to partner to try to win the trick. A popular maxim is *second hand low*, the opposite of *third hand high*. Like most guidelines, this maxim is most useful when we understand how it came about and when to apply it.

“The general idea is that, if your partner gets to play last, there is no need to waste your high card on one of declarer’s low cards. Wait until declarer plays a high card which you can capture. Second-hand play is a bit like ‘when in Rome.’ If declarer plays a low card, it is usually a good idea to play low. On the other hand, if declarer plays an honor, another maxim, *cover an honor with an honor*, is more likely to apply.”

To try to formulate too many rules for second-hand play would lead the students in the wrong direction. The two guidelines, *second hand low* and *cover an honor with an honor*, will give them something to hold on to while they observe what happens when the guidelines are followed and become comfortable with the exceptions to the rule. At this point, it is enough to raise the students’ curiosity. Most of the time, they play a card without foreseeing what might happen or noticing what does happen. If they can develop some confidence with common situations, they will be more eager to examine the exceptions and see the conditions under which they arise.

## GROUP ACTIVITIES

### EXERCISE ONE: When Declarer Leads a Low Card

#### Introduction

“Your high cards are at their most powerful when they not only win a trick but capture one of the opponents’ high cards at the same time. An old bridge saying goes *aces are made to take kings* — and kings are made to take queens and so on. If declarer plays a low card and you are the second hand to play, most of the time it works out best if you also play a low card. Let’s see why this works so well. Take the heart suit and put the following layout on the table:

	DUMMY	
	♥ K 7 3	
YOU	■	PARTNER
♥ A 10 4		♥ J 8 6 5
	DECLARER	
	♥ Q 9 2	

“Suppose declarer leads the ♥2 toward dummy and it is your turn to play. You are second hand, looking at the ♥K in the dummy, and might feel that you have to play your ♥A to prevent declarer from winning a trick with dummy’s ♥K. Look what happens if you do this. You win the first trick with the ♥A and declarer plays the ♥3 from dummy. Declarer can win the next two tricks in the suit with the ♥K and the ♥Q. If you play low instead with the ♥4, declarer can win the first trick with dummy’s ♥K, but then the ♥Q is trapped. Declarer takes only one trick.

“So second hand low appears to be good advice in this situation. You save your ♥A to capture one of declarer’s high cards, the ♥Q in this case. How low is low? Would it do any harm to play the ♥10, rather than the ♥4? (Yes.) If you play the ♥10, declarer wins the trick with the ♥K and these are the remaining cards:

	DUMMY	
	♥ 7 3	
YOU	■	PARTNER
♥ A 4		♥ J 8 6
	DECLARER	
	♥ Q 9	

“Can you see what declarer can do now? (Lead a heart from dummy and play the ♥9 to force out the ♥A, establishing the ♥Q as a second trick.) There is no point in unnecessarily sacrificing your ♥10 — it may cost you a trick. Play second hand low, the ♥4.

“Now let’s give partner the ♥K, exchanging dummy’s ♥K for partner’s ♥J:

	DUMMY	
	♥ J 7 3	
YOU	■	PARTNER
♥ A 10 4		♥ K 8 6 5
	DECLARER	
	♥ Q 9 2	

“Again, declarer plays the ♥2 toward dummy. With partner holding the ♥K, does it do any harm if you win the first trick with the ♥A? (Yes.) If you play the ♥A, these will be the remaining cards:

	DUMMY	
	♥ J 7	
YOU	■	PARTNER
♥ 10 4		♥ K 8 6
	DECLARER	
	♥ Q 9	

“Declarer now can use the ♥J or the ♥Q to drive out partner’s ♥K and take a trick in the suit. Put the cards back and see what happens if you play second hand low.

“When declarer plays dummy’s ♥J, partner wins the trick with the ♥K, and declarer’s ♥Q is trapped:

	DUMMY	
	♥ 7 3	
YOU	■	PARTNER
♥ A 10		♥ 8 6 5
	DECLARER	
	♥ Q 9	

“Declarer takes no tricks. Let’s look at some more examples of second hand low.”



## Follow-up

Have students from different groups give a report on the discussion and the conclusions reached. The discussion should be something like this:

“In the first layout, if you play the king on the first trick, declarer gets one trick because the queen and the jack will be left. If you play low, your side takes all of the tricks. Declarer will have to play the queen from the dummy — otherwise partner can win the trick with the 9 — and partner’s ace will take the trick. Then declarer’s jack is trapped since you still hold the king.

“In the second layout, declarer takes three tricks if you play the king. It’s captured with dummy’s ace and declarer has the queen and jack as winners. It may look as though your king is doomed, but that is no reason to play it. If you play low, declarer may finesse dummy’s jack (or queen), but can get no more than two tricks since it’s not possible to repeat the finesse. With a singleton, declarer may not even take a finesse, so you don’t want to make things easier by sacrificing your king.

“In the last layout, declarer can take all three tricks if you play the king. Dummy’s ace will win the trick and then declarer can take a finesse against partner’s jack. By playing low, you restrict declarer to two tricks. If declarer wins the first trick with dummy’s ace, a finesse can be taken against partner’s jack, but you win a trick with the king. If declarer plays dummy’s 9 (or 10), partner will win a trick with the jack. You might even take two tricks by playing low. Declarer might win the first trick with dummy’s ace and lead toward the queen, hoping your partner has the king.”

## Conclusion

“By playing second hand low, you give your side the best chance to conserve high cards, so that they not only take tricks but also capture the opponents’ high cards at the same time.”

## EXERCISE TWO: When Dummy Leads a Low Card

### Introduction

“In the first exercise, a low card was led from declarer’s hand and you played before the dummy. You had the advantage of seeing the cards in the dummy. Suppose declarer leads a low card from dummy and you are the second hand to play. Now you can’t see what cards are waiting to be played in third hand. The concept of second hand playing low, however, is still effective. Let’s lay out an example in the diamond suit:

	DUMMY	
	♦ 8 7 3	
PARTNER	■	YOU
♦ J 4		♦ K 9 5
	DECLARER	
	♦ A Q 10 6 2	

“When declarer leads the ♦ 3 from dummy, you might feel it is a poor effort for your side if you contribute only the ♦ 5. You might think about playing the ♦ K, so that declarer doesn’t get to win the trick too cheaply. But look what happens if you play the ♦ K. Declarer wins the trick with the ♦ A and may lead the ♦ Q next, on which partner’s ♦ J falls. Declarer’s ♦ 10 is now high and your side takes no tricks. If you play second hand low, declarer can win the trick with the ♦ Q and play the ♦ A, but you end up with a trick with the ♦ K. There are other possible layouts of the suit which illustrate why second hand low is usually the best policy. Let’s exchange both of partner’s (West’s) diamonds for declarer’s ♦ Q:

	DUMMY	
	♦ 8 7 3	
PARTNER	■	YOU
♦ Q		♦ K 9 5
	DECLARER	
	♦ A J 10 6 4 2	

“Look what happens if you play the ♦ K when declarer leads a low one from dummy. Your ♦ K and partner’s ♦ Q both lose to declarer’s ♦ A. Declarer ends up with no losers in the suit. Notice how easy you make it for declarer by playing the ♦ K. Without your help, declarer might take a finesse the first time, losing to partner’s ♦ Q, and later play the ♦ A, giving you a trick with the ♦ K — two tricks for the defense, rather than none.

“The importance of playing low to leave declarer guessing can be seen if we change the layout:

	DUMMY	
	♦ 8 7 3 2	
PARTNER	■	YOU
♦ Q 10 6 4		♦ A 9 5
	DECLARER	
	♦ K J	

“If declarer leads a low diamond from dummy and you play low, it is easy to see that declarer has to play the ♦ K, rather than the ♦ J, to win the trick. But remember that declarer can’t see your cards. When you play a low card, declarer may think your partner has the ♦ A and you have the ♦ Q. In that case, declarer would have to finesse the ♦ J. If you play the ♦ A, there’s no guess. Play low and make declarer do the work.

“It might even be a good idea to play low if declarer has both the ♦ K and the ♦ Q. Exchange declarer’s ♦ J for partner’s ♦ Q and ♦ 4:

	DUMMY	
	♦ 8 7 3 2	
PARTNER	■	YOU
♦ J 10 6		♦ A 9 5
	DECLARER	
	♦ K Q 4	

“When you play low, declarer can win the trick with the ♦ Q (or ♦ K), but can you see the advantage for the defense? (Declarer will have to cross back to dummy to repeat the finesse.) Declarer may have entry problems when you play low. There may be no convenient way back to the dummy so that declarer can repeat the finesse. If you were to play the ♦ A on the first round, all of declarer’s problems in the diamond suit would be solved.”

**Instructions**

“In each of the layouts in Exercise Two, declarer leads the 2 from dummy. Which card must you play to ensure that your side takes all of the tricks to which it is entitled? How do you expect declarer to play the suit?”

1)

	DUMMY	
	8 7 3 2	
PARTNER	■	YOU
6		Q 9 5
	DECLARER	
	A K J 10 4	

2)

	DUMMY	
	J 8 2	
PARTNER	■	YOU
A 10 6 4		Q 9 5
	DECLARER	
	K 7 3	

3)

	DUMMY	
	A 8 2	
PARTNER	■	YOU
K 7 6		Q 9 5
	DECLARER	
	J 10 4 3	

1) 5 (low)      2) 5 (low)      3) 5 (low)

## Follow-up

The layouts provide an opportunity for the students to talk about why second hand low works and what they expect declarer to do when they play a low card. They might start to see some of the problems from declarer's perspective. A student from each group could report on the ideas given from each group, something like this:

“If you play low in the first layout, declarer is likely to play the ace and the king, following the guideline *eight ever, nine never*. If you were to play the queen, declarer would have no problem taking all of the tricks.

“In the second layout, your side will take all of the tricks if you play a low card. Declarer is probably planning to play the king (leading toward the high card), and partner will win with the ace. If declarer later tries leading toward dummy's jack, you can win the trick with the queen. If you were to play the queen on the first trick, declarer would play the king and, when partner wins the trick with the ace, dummy's jack will have been promoted into a winner.

“On the final layout, your side gets two tricks by playing low. Partner can win the first trick with the king, and later you will take a trick with your queen, since it lies behind the ace in dummy. If you play the queen on the first trick, it will win, but now partner's king would be trapped. Declarer could later lead the jack and, whatever partner did, declarer would take all of the remaining tricks.”

## Conclusion

“Whether a low card is led from declarer's hand or dummy's hand, it is usually best for second hand to play low and conserve the defenders' high cards. Partner plays last, so you usually don't have to worry about declarer winning the trick too cheaply.”

## EXERCISE THREE: Splitting Honors

### Introduction

“In the first two exercises, we saw that, when declarer leads a low card, playing second hand low is generally good advice. There are other considerations, however. If you can see that by taking your trick you will be able to defeat the contract, you should not play low. You don’t want to duck with the setting trick and then see it disappear. You also don’t want to let declarer win a trick too cheaply if you can prevent it. Lay out the following cards in the club suit:

	DUMMY	
	♣ A 10 2	
YOU	■	PARTNER
♣ K Q J 3		♣ 9 6 5
	DECLARER	
	♣ 8 7 4	

“If declarer leads a low card toward dummy, there is some danger if you play second hand low, the ♣3. Declarer just might play dummy’s ♣10, winning the trick, since partner has no higher card. To prevent this, you need to insert the ♣J (or the ♣Q or the ♣K), making sure that declarer has to play dummy’s ♣A to win the trick and to promote your remaining clubs into winners. This sort of play by second hand is referred to as splitting honors. You split your honors to ensure that you get the tricks to which you are entitled. Now give declarer your ♣K and look at the layout:

	DUMMY	
	♣ A 10 2	
YOU	■	PARTNER
♣ Q J 3		♣ 9 6 5
	DECLARER	
	♣ K 8 7 4	

“What should you do if declarer leads a low card toward dummy? (Split your honors.) To ensure that you get the trick to which you are entitled, you have to play the ♣J (or the ♣Q). Otherwise declarer may insert dummy’s ♣10 and take all of the club tricks. The purpose of splitting your honors is to make sure you promote the tricks that belong to your side. If there is nothing to promote, you should not split your honors, falling back on second hand low.

“For example, suppose we put the ♣K in dummy:

	DUMMY	
	♣ A K 10 2	
YOU	■	PARTNER
♣ Q J 3		♣ 9 6 5
	DECLARER	
	♣ 8 7 4	

“If declarer leads a low club toward dummy, does it do you any good to split your honors? (No.) You are not really entitled to any tricks. If you play the ♣J, declarer can win with dummy’s ♣K. Provided there is an entry back to declarer’s hand, declarer could lead toward dummy again and trap your remaining ♣Q. Instead, play a low card, second hand low, and let declarer do all of the work. Not knowing that you have both the ♣Q and the ♣J, declarer may well win the first trick with dummy’s ♣K (or the ♣A). Now, you will end up with a trick.

“One other time to be careful about splitting your honors is when declarer has a long suit and partner may have a singleton. Suppose we exchange partner’s three low clubs for dummy’s ♣K:

	DUMMY	
	♣ A 10 9 6 5 2	
YOU	■	PARTNER
♣ Q J 3		♣ K
	DECLARER	
	♣ 8 7 4	

“Do you see what will happen if you split your honors when declarer leads a low card toward dummy? (Your ♣J and partner’s ♣K will fall on the same trick.) You do not want your side’s high cards crashing on the same trick, so you have to play second hand low if you think this might be the situation. It would be so much less challenging if the rule was to always split your honors. You will need to look carefully at each situation, however, to see whether splitting your honors will promote a trick for your side or merely help declarer out. Let’s look at some more examples.”

**Instructions**

“In each of the layouts in Exercise Three, declarer leads the 2 toward dummy. Which card must you play to ensure that your side gets all of the tricks to which it is entitled?”

1)

	DUMMY Q 9 5	
YOU J 10 4	■	PARTNER A 8 7 3
	DECLARER K 6 2	

2)

	DUMMY A 9 6	
YOU Q 10 3	■	PARTNER 8 7 4
	DECLARER K J 5 2	

3)

	DUMMY K Q 9	
YOU J 10 4	■	PARTNER A 7 5 3
	DECLARER 8 6 2	

1) 10 (or Jack)    2) 10    3) 4

## Follow-up

For a change of pace, discuss this exercise with the group as a whole. Look at the first layout and have the students predict what could happen if the defender played a low card. (Declarer would likely play the queen, which partner could take with the ace. Declarer would take only one trick with the king. Declarer might decide to play dummy's 9, however, forcing partner to win with the ace and giving declarer two tricks in the suit.) Now ask what would happen if the defender splits your honors. (Declarer would play dummy's queen and partner would take the ace. Declarer takes only one trick.) The conclusion is that this is a time for the defender to split the honors to make sure a second trick is promoted for the defense.

The second layout provides an opportunity for the students to see that the honors do not need to be touching in order to be split. Although it may be unlikely that declarer is planning to put in dummy's 9, that possibility can be guarded against by *splitting your honors* and inserting the 10 (not the queen!). Emphasize that the purpose of inserting the 10 is to ensure that the queen gets promoted into a trick.

The final layout is an illustration of when not to split honors. There is no trick to protect since declarer is theoretically entitled to two tricks in the actual layout. The defender makes things easier by playing the 10 (or jack) on the first round. Instead, playing second hand low leaves the guesswork up to declarer, who may well play the queen (or king) on the first round, hoping the ace is on the left. Then declarer would take only one trick.

## Conclusion

“Split your honors on defense, rather than play second hand low, if it will ensure that you get the tricks to which you are entitled. On the other hand, if there are no tricks to promote for your side, or if it may cost you a trick to split your honors, go back to playing second hand low.”

**EXERCISE FOUR: Covering Honors****Introduction**

“So far you have been second hand to play after declarer leads a low card from either declarer’s hand or the dummy, and generally it works out best if you play second hand low. The situation is different if declarer leads a high card. Now, the guideline *cover an honor with an honor* comes into play. The idea behind playing a higher card on top of declarer’s high card is to promote your side’s lower cards into tricks. After all, your high cards are put to best use when capturing the opponents’ high cards. Let’s see how this works by laying out the spade suit as follows:

	DUMMY	
	♠ Q 6 5	
PARTNER	■	YOU
♠ 7 4 3 2		♠ K J 10
	DECLARER	
	♠ A 9 8	

“Suppose declarer leads the ♠Q from dummy and you play second hand low. What happens? (If declarer plays a low card, the ♠Q will win the trick since partner does not have a higher spade. Declarer gets two tricks.) Instead of playing low, you must cover declarer’s honor, the ♠Q, with a higher honor, the ♠K. Look at the difference this makes. Declarer has to play the ♠A to win the trick, and you have got two of declarer’s high cards for the price of one of yours. The net effect is to promote your ♠J and ♠10 into winners.

“It is easy to see that covering the ♠Q with the ♠K promotes winners for your side when you are looking at the ♠J and the ♠10, but most situations will not be so clear-cut. Give your partner the ♠J and the ♠10 in exchange for two low spades:

	DUMMY	
	♠ Q 6 5	
PARTNER	■	YOU
♠ J 10 7 4		♠ K 3 2
	DECLARER	
	♠ A 9 8	

“Even though you can’t see the ♠J and the ♠10, the idea is the same. Declarer takes two tricks in the suit if you play low. If you cover the ♠Q with the ♠K, declarer takes only one trick. Of course, you can’t see partner’s hand and partner may not hold the ♠J and the ♠10. Even if partner holds only one of these cards, however, covering the ♠Q will work out best. For example, exchange partner’s ♠J for declarer’s ♠8:

	DUMMY	
	♠ Q 6 5	
PARTNER	■	YOU
♠ 10 8 7 4		♠ K 3 2
	DECLARER	
	♠ A J 9	

“If you don’t cover the ♠Q when it is led, declarer takes three tricks in the suit. The ♠Q wins the first trick and now your ♠K is trapped by declarer’s ♠A and ♠J when a low spade is led from dummy. If you cover the ♠Q, declarer’s ♠A wins the first trick. Declarer takes a second trick with the ♠J, but partner’s ♠10 wins the third round of the suit. Of course, partner may not even have the ♠10, but then it is unlikely to matter whether or not you cover. Without knowing what partner has, you have to cover and hope there is something to promote.

“There is no point in covering an honor with an honor if you can see that there is nothing to promote for your side. For example, put declarer’s ♠J and partner’s ♠10 in the dummy:

	DUMMY	
	♠ Q J 10 6 5	
PARTNER	■	YOU
♠ 8 7 4		♠ K 3 2
	DECLARER	
	♠ A 9	

“Looking at the ♠J and the ♠10 in dummy, you can see that there is nothing to promote if you cover dummy’s ♠Q when it is led. Instead, play second hand low and hope to take a trick with your ♠K later.”

**Instructions**

“In each of the layouts in Exercise Four, how many tricks does declarer take if you cover with an honor when the jack is led from dummy? How many tricks does declarer take if you do not cover?”

1)

	DUMMY	
	J 6 3	
PARTNER	■	YOU
10 8 2		Q 5 4
	DECLARER	
	A K 9 7	

2)

	DUMMY	
	J 6 3	
PARTNER	■	YOU
K 9 5 4		A 10 2
	DECLARER	
	Q 8 7	

3)

	DUMMY	
	J 10 9 8	
PARTNER	■	YOU
Q 6 5 3		K 7 4
	DECLARER	
	A 2	

1) 3; 4      2) 0; 1      3) 3; 2

## Follow-up

Have the students discuss the exercise in their groups and then go over the answers in a few sentences. For example:

“On the first layout, partner will get a trick with the 10 if you cover the jack, and declarer takes only three tricks. If you do not cover, the jack will win the trick and declarer will win all four tricks.

“In the second layout, covering the jack with your ace prevents declarer from taking any tricks. Declarer’s queen is now trapped by partner’s king. If you do not cover, partner can win the first trick with the king, but declarer can later lead a low card from dummy toward the queen. Whether or not you now play the ace, declarer ends up taking a trick with the queen.

“On the last layout, there is nothing to promote by covering, since you can see the lower-ranking cards in dummy. If you cover, declarer can win the trick with the ace and then drive out partner’s queen, ending up with three tricks. If you do not cover, declarer takes only two tricks. If declarer wins the first trick with the ace, you get a trick with the king and partner takes a trick with the queen. If declarer plays a low card, partner wins the first trick with the queen and, as long as you do not cover when another card is led from dummy, you eventually get a trick with the king.”

## Conclusion

“When you think you can promote a trick for your side, it is a good idea to *cover an honor with an honor*. When it doesn’t look as if there is anything to promote, you stand a better chance of getting a trick by playing *second hand low*.”

## EXERCISE FIVE: Covering Second Honors

### Introduction

“As you saw in the last layout in Exercise Four, it is best not to cover when dummy has a sequence of high cards — nothing is left to promote in partner’s hand. However, sometimes you will be presented with a situation in which there are a couple of touching high cards, with some room left to promote a lower ranking card. In this case, the general guideline is to wait until the last high card is led before covering. Let’s see why by laying out the following cards in the heart suit:

	DUMMY	
	♥ Q J 6 5	
PARTNER	■	YOU
♥ A 10 9		♥ K 7 2
	DECLARER	
	♥ 8 4 3	

“Suppose declarer leads the ♥Q from dummy. Should you cover? (No.) If you do cover, your ♥K will win the trick. Later declarer can lead a low heart toward dummy and, whether or not partner plays the ♥A, declarer takes a trick with dummy’s ♥J. If you follow the guideline of waiting to cover the last high card, partner can win the ♥Q with the ♥A. Your ♥K now traps dummy’s ♥J. Declarer loses three tricks, rather than two.

“Your partner does not need to have the ♥A. Exchange partner’s ♥A and ♥9 and declarer’s low hearts:

	DUMMY	
	♥ Q J 6 5	
PARTNER	■	YOU
♥ 10 4 3		♥ K 7 2
	DECLARER	
	♥ A 9 8	

“Suppose declarer leads the ♥Q from dummy and you play low. The ♥Q wins the trick since partner does not have the ♥A. When the ♥J is led, however, you can now cover and partner’s ♥10 is promoted into a winner.

“What if you covered the first honor led from dummy? Declarer would win the ♥A and the remaining cards would look like this:

	DUMMY	
	♥ J 6 5	
PARTNER	■	YOU
♥ 10 4		♥ 7 2
	DECLARER	
	♥ 9 8	

“Now partner’s ♥10 is trapped. If declarer leads the ♥9, it doesn’t matter whether or not partner plays the ♥10 — declarer takes all of the remaining tricks.

“If you have two higher cards, you don’t need to wait to cover the second honor. You can cover both the first and the second honor. Put out this layout:

	DUMMY	
	♥ Q J 6 5	
PARTNER	■	YOU
♥ 4 3 2		♥ A K 10
	DECLARER	
	♥ 9 8 7	

“If the ♥Q is led from dummy, you cover with the ♥K (or ♥A) since you have another high card left to cover the second honor. That way, you end up with three tricks in the suit, the ♥A, the ♥K and the ♥10. Now let’s move on to the exercise.”

## Instructions

“In each of the layouts in Exercise Five, should you play your high card when the jack is led from dummy?”

1)

	DUMMY	
	J 10 8	
PARTNER	■	YOU
Q 9 7		K 6 4 2
	DECLARER	
	A 5 3	

2)

	DUMMY	
	J 10 3	
PARTNER	■	YOU
K 7 6 2		Q 9 5
	DECLARER	
	A 8 4	

3)

	DUMMY	
	J 10 3	
PARTNER	■	YOU
7 6 5 4		K Q 9
	DECLARER	
	A 8 2	

1) No                      2) No                      3) Yes

## Follow-up

Discuss the exercise with the students. They may have trouble seeing why they should play low in the first two layouts and cover in the last layout. You may have to help them out. Show them how declarer loses two tricks in the first layout, if you play low on the jack and later cover the 10, whereas declarer would only lose a trick to the queen, if you cover the first honor. The second layout is similar. Declarer can lead toward dummy's 10 for a second trick, if you cover the first trick with the queen. On the last layout, you have enough high cards to cover both honors and thereby promote the 9 into a winner.

## Conclusion

“When there are two or more honors, it is usually best to wait to cover the last honor, unless you can afford to cover more than one of them.”

**EXERCISE SIX: Putting It All Together****Introduction**

“When you are second hand to play and a low card is led, it is generally best to play a low card. When a high card is led, it usually works out best to cover with a higher card. Let’s see how we put all of this together.”

**Instructions**

“Which card do you play in each of the layouts in Exercise Six when declarer leads the indicated card toward dummy?”

1)                    DUMMY  
                          Q 8 3  
YOU                    ■  
A J 5  
                          DECLARER  
                          6

4)                    DUMMY  
                          Q 8 3  
YOU                    ■  
J 10 9 7  
                          DECLARER  
                          4

2)                    DUMMY  
                          K J 4  
YOU                    ■  
Q 7 3  
                          DECLARER  
                          5

5)                    DUMMY  
                          K  
YOU                    ■  
A 6 4 2  
                          DECLARER  
                          9

3)                    DUMMY  
                          J 8 4  
YOU                    ■  
K 6 2  
                          DECLARER  
                          3

6)                    DUMMY  
                          A 10 3  
YOU                    ■  
K 7 5  
                          DECLARER  
                          J

1) 5 (low)

2) 3 (low)

3) 2 (low)

4) 9 (split)

5) Ace (take king)

6) King (cover)

**Follow-up**

This exercise gives the students a chance to apply the guidelines. It should take only a few minutes. It might be a good idea to do it with the entire class. If you decide to let the students discuss the exercise in their groups, give them only a few minutes.

On the first layout, they should be careful to play low, not the jack, but on the fourth layout, they should split their honors. The students may have difficulty telling the situations apart. On the fifth layout, there is no reason to duck, since they can capture the king by playing high. You might choose this layout to elaborate on the idea of not playing low, if they can see that taking their high card will defeat the contract. If this layout came up defending a suit contract, they might not get their ace, if they let the singleton king win in dummy. On the last layout, they should cover, if they can see that their king will be trapped on the next round anyway. Perhaps they can promote the queen and 9 in partner's hand.

**Conclusion**

“The defenders give themselves the best chance, in situations where they are uncertain what to do, by playing a low card as second hand, if a low card is led, and covering an honor with an honor, if a high card is led.”

## **EXERCISE SEVEN: Review of Rebids by Opener**

### **Introduction**

The introduction may be confusing. It might be more effective to work with the example hand and to develop a review. You will have to judge the needs of your class.

“Here is a quick review of the general ideas behind opener’s rebid. We don’t have the time to go into all of the details.

“After opening the bidding at the one level in a suit, opener’s rebid gives more information to responder about the distribution and strength of opener’s hand. In choosing a rebid, opener classifies the strength of the hand as minimum (13 to 15 points), medium (16 to 18 points) or maximum (19 to 21 points) and bids accordingly. As a general guideline, the more strength opener has, the more (higher) opener bids.

“For example, responder’s raise of opener’s suit to the two level is an invitational bid, showing support and 6 to 9 points. With a minimum, opener passes. With a medium-strength hand, opener raises to the three level. With a maximum, opener bids game.

“Similarly, a bid of 1NT by responder is invitational, showing 6 to 9 points without support for opener’s suit and with no other suit that can be bid at the one level. With balanced distribution, opener passes with a minimum or raises to 3NT with a maximum (18-19 HCP). Remember, opener will not have a balanced 20-21 HCP hand in this instance, since opener would have opened 2NT with that hand. With an unbalanced hand, opener can take the following action: (1) bid a second suit, (2) jump shift with a maximum hand, (3) rebid the original suit at the two level with a minimum hand, (4) rebid the original suit at the three level with a medium hand or (5) rebid the original suit at the game level with a maximum hand.

“A new suit by responder is forcing, and opener can’t pass, even with a minimum hand. Opener makes the most descriptive rebid with support for responder’s suit by (1) raising to the next level with a minimum hand, (2) jumping a level with a medium hand and (3) jumping two levels with a maximum hand. Holding an unbalanced hand, opener can (1) bid a second suit, (2) jump shift with a maximum hand, (3) rebid the original suit at the cheapest level with a minimum hand, (4) rebid the original suit by jumping a level with a medium hand or (5) rebid the original suit by jumping two levels with a maximum hand. With a balanced hand, opener rebids notrump at the cheapest level with a minimum hand and jumps a level with a maximum hand.”

**Instructions**

“You open the bidding 1♥ and your partner responds 1♠. What do you rebid with each of the hands in Exercise Seven?”

- |   |   |   |
|---|---|---|
| 1) ♠ 10 8 4 2<br>♥ A K J 7 3<br>♦ K 9<br>♣ J 10 | 2) ♠ Q 4<br>♥ K J 10 7 3<br>♦ A 10 4<br>♣ Q J 6 | 3) ♠ 7<br>♥ Q J 9 7 5 3<br>♦ J 4 2<br>♣ A K J |
| 1) <u>2♠</u>                                    | 2) <u>1NT</u>                                   | 3) <u>2♥</u>                                  |
| 4) ♠ 7 4<br>♥ A Q 6 4 2<br>♦ K J 6 3 2<br>♣ A   | 5) ♠ K Q 6 3<br>♥ A Q 10 7 2<br>♦ 4<br>♣ K 9 4  | 6) ♠ Q 2<br>♥ A K J 8 4 3 2<br>♦ A 4<br>♣ 9 5 |
| 4) <u>2♦</u>                                    | 5) <u>3♠</u>                                    | 6) <u>3♥</u>                                  |
| 7) ♠ K 10<br>♥ A J 10 8 2<br>♦ K Q 9<br>♣ A Q 2 | 8) ♠ A 4<br>♥ K Q 10 7 3<br>♦ K 5<br>♣ A K J 2  | 9) ♠ A J 8 4<br>♥ A K Q 7 5<br>♦ 8<br>♣ Q J 2 |
| 4) <u>2NT</u>                                   | 5) <u>3♣</u>                                    | 6) <u>4♠</u>                                  |

## Follow-up

This is a quick review. Set the stage so that questions can be easily answered in terms of the general guidelines. For example, you might set the stage as follows:

“On the first hand, you like partner’s suit and have a minimum hand. You want to show your support for partner’s suit as cheaply as possible. What do you rebid? (2♠.)

“With the second hand, you have a minimum, balanced hand without support for partner’s suit. How can you describe it with your rebid? (1NT.)

“The third hand is minimum and unbalanced with a lot of hearts, so you’ll want to rebid them as cheaply as possible. What do you rebid? (2♥.)

“The fourth hand is a medium hand (14 HCP and 2 length points). You don’t have a fit, but you do have a second suit to show. What do you rebid? (2♦.)

“With the fifth hand, you’ve moved up to a medium-strength hand. What would you rebid to show both support for partner’s suit and extra strength? (3♠.)

“The sixth hand is also of medium strength. How can you show your long suit as well as your strength? (Bid 3♥.)

“Hand seven is in the maximum range and balanced. How can you describe it with your rebid? (2NT.)

“The eighth hand is also in the maximum range and you want to show your second suit as well as your strength. What do you do? (Bid 3♣.)

“On the ninth hand, you have support for partner’s major and a maximum hand, once you revalue using dummy points. What rebid describes the hand?” (4♠.)

## Conclusion

“When making a rebid, opener tries to finish painting a clear picture of the hand for responder, so that responder can accurately decide on the level and strain of the contract.”

## EXERCISE EIGHT: Review of Finesses

### Introduction

“One way to get extra winners in a notrump contract or eliminate losers in a suit contract is through the finesse. Declarer generally leads toward the high card declarer hopes will win a trick. However, declarer can sometimes afford to lead a high card to try to trap a high card in an opponent’s hand. Since the defenders now know about covering an honor with an honor, declarer can lead a high card only if declarer can afford to have it covered. Otherwise, declarer should lead toward the high card.”

### Instructions

“What is the maximum number of tricks declarer can get from each of the layouts in Exercise Eight, if the missing cards are favorably located? How would you plan to play the suit?”

DUMMY:    Q J 7                    7 5 4                    Q J 10                    Q 7 4                    Q 7 5

DECLARER: 6 4 2                    A J 10                    A 7 5                    A J 6                    K 8 6

1)   1      2)   2      3)   3      4)   3      5)   2  

### Follow-up

Discuss the exercise with the entire class since it is mainly a review. Try to lead the students to come up with the appropriate answer. For example:

“In the first layout, declarer would like to take a trick with either the queen or the jack. If declarer leads one of the cards from dummy, the opponents will win the trick with a higher card. How does declarer play the combination? (Lead twice toward the dummy, hoping either the ace or the king is on the left.)

“In the second layout, declarer would like to get two tricks rather than one. How can it be done? (By leading toward declarer’s hand. The plan is to finesse the 10 if a low card appears. If the first finesse loses, declarer will repeat the finesse, hoping that either the king or the queen is on the right.)

“In the third layout, declarer is missing only the king. How can it be trapped? (Lead a high card from the dummy, since declarer can afford to have it covered.)

“In the fourth layout, declarer is missing both the king and the 10. Can declarer afford to lead dummy’s queen to trap the king? (No. The defender will cover with the king, promoting the 10 for the defense.) Is there any hope for three tricks in the suit? (Yes. Lead low from dummy, finessing the jack. If the jack wins, declarer then plays the ace. This will give declarer three tricks if the opponent on the right started with a singleton or doubleton king.)

“In the fifth layout, declarer can promote one trick by driving out the ace. Is there any chance for two tricks? (Yes, declarer can lead toward one of the honors. If this wins the trick, it will do no good to lead toward the other honor. Declarer will have to play a low card from both hands, hoping the defender started with a doubleton ace.)”

There is some scope in this exercise to discuss the finesse in relationship to the defenders’ guidelines. For example, they now know enough to make things more difficult for declarer by covering an honor, if one is led in the fourth layout, and by playing second hand low in the last layout.

## **Conclusion**

“When declarer can afford to have the high card covered, declarer can use the finesse to develop extra tricks by leading a high card to trap a missing card or by leading toward the card declarer hopes will take a trick.”



## The Defense

“Who makes the opening lead? (West.) What would the opening lead be? (♥Q, top of touching high cards.) If declarer plays trumps by leading a low spade toward dummy, which card should West play? (♠5.) Why? (Second hand low, to keep declarer’s ♠Q trapped.)”

## The Play

“Review the steps in declarer’s PLAN. How can declarer avoid losing two trump tricks? (Declarer can afford only three losers. With two losers in hearts, declarer must try to avoid losing two trump tricks. Declarer will have to hope that one opponent has a doubleton ♠A. Declarer plans to lead toward one of the spade honors and, if this wins, play a low card from both hands and hope that an opponent has to play the ♠A.)”

## Conclusion

“Second hand low worked to defeat this contract. If West had become too eager to put high cards on the table, West would have given declarer a chance to avoid losing two trump tricks.”

## EXERCISE TEN: Giving Declarer a Guess

### Introduction

“Remember that declarer can’t see your cards. By playing *second hand low*, you can keep declarer guessing. Let’s see how it works on the next deal.”

### Instructions

“Turn up the cards on the second pre-dealt deal. Put each hand dummy style at the edge of the table in front of each player.”

#### (E-Z Deal Cards #4, Deal 2)

Dealer: East	♠ A 9 5 4 ♥ 9 2 ♦ J 10 9 8 2 ♣ 10 3				
♠ 8 3 ♥ A K 8 6 4 ♦ 6 4 ♣ A Q 8 4	<table style="border: 1px solid black; width: 40px; height: 40px; margin: auto;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W E	S	♠ K J ♥ Q J 7 5 ♦ K 7 3 ♣ K J 9 5
N					
W E					
S					
	♠ Q 10 7 6 2 ♥ 10 3 ♦ A Q 5 ♣ 7 6 2				

### The Bidding

“What would East open the bidding? (1♣.) North and South pass through-out. What does West respond? (1♥.) How does East show support for West’s suit and the strength of the hand? (Bids 2♥.) Does West have enough information to place the contract? (Yes.) What does West rebid? (4♥.) What is the contract? (4♥.) Who is the declarer? (West.)”

### The Defense

“Who makes the opening lead? (North.) What is the opening lead? (♦J, top of a sequence.) What will South do if a low card is played from dummy? (Play the ♦5, since North’s ♦J will win the trick.) What must North be prepared to do, when West leads a spade toward dummy? (Play second hand low to leave declarer with a guess as to whether to play dummy’s ♠J or ♠K.)”

## The Play

“Review the steps in declarer’s PLAN. How can declarer avoid a spade loser? (Declarer can afford three losers and has two diamond losers and two spade losers. With the ♦ A in the South hand, there is no way to avoid two diamond losers after the opening lead. Declarer can plan to eliminate one of the spade losers, however, by leading a low spade toward dummy’s ♠K and ♠J. If North plays a low spade, declarer will have to guess whether to finesse the ♠J, playing North for the ♠Q, or finesse the ♠K, playing North for the ♠A.)”

Since the success of this contract depends on a pure guess in the spade suit, you may want to interchange the location of the ♠A and ♠Q between North and South at some tables. This will more clearly indicate to the students the nature of the problem faced by declarer and why it is important that North be prepared to play second hand low whether holding the ♠A or the ♠Q.

## Conclusion

“By playing *second hand low*, you can keep the declarer guessing and give declarer a chance to go wrong.”

## EXERCISE ELEVEN: Covering an Honor

### Introduction

“When declarer leads a low card, it is usually a good idea for the next defender also to play low. On the other hand, when declarer leads a high card, it is generally a good idea for the next defender to cover it with a higher card, in the hope of promoting a winner for the defenders. Let’s see how the defenders handle the next deal.”

### Instructions

“Turn up the cards on the third pre-dealt deal. Put each hand dummy style at the edge of the table in front of each player.”

(E-Z Deal Cards #4, Deal 3)

Dealer: South	♠ 10 6 4 ♥ K Q 7 3 ♦ J 7 ♣ A K Q J				
♠ Q 9 3 ♥ A J 10 8 ♦ 9 6 5 4 ♣ 9 7	<table style="border: 1px solid black; width: 60px; height: 60px; margin: 0 auto; border-collapse: collapse;"> <tr><td style="text-align: center;">N</td></tr> <tr><td style="text-align: center;">W E</td></tr> <tr><td style="text-align: center;">S</td></tr> </table>	N	W E	S	♠ K J 8 5 2 ♥ 5 4 ♦ K 2 ♣ 6 5 3 2
N					
W E					
S					
	♠ A 7 ♥ 9 6 2 ♦ A Q 10 8 3 ♣ 10 8 4				

### The Bidding

“South and West pass. What is North’s opening bid? (1NT.) After East passes, what does South respond? (3NT.) What is the contract? (3NT.) Who is the declarer? (North.)”

### The Defense

“Who makes the opening lead? (East.) What would the opening lead be? (♠5.) Why? (Fourth highest from the longest and strongest suit.) If a low card is played from dummy on the first trick, which card should West play? (♠Q.) Why? (Third hand high.) If declarer leads a low diamond toward dummy, which card should East play? (♦2, *second hand low*.) Which card should East play if declarer leads a diamond honor toward dummy? (♦K, *cover an honor with an honor*.)”

## The Play

“Review the steps in declarer’s PLAN. How does declarer plan to make the contract? (Declarer needs nine tricks and starts with one spade trick, one diamond trick and four club tricks. The three extra tricks can come from the diamond suit. Declarer can’t afford to lose a diamond trick to the opponents, however, if the missing spades are divided 5–3. Declarer can hold up the ♠A only one round and must plan, therefore, to take the diamond finesse, hoping to develop enough tricks in the suit before having to give up the lead to the opponents. If East has the ♦K and the missing diamonds are divided 3–3, declarer will have no problems.)”

Declarer has a problem in the diamond suit, which may not be appreciated by all of the students. With no outside entry to the dummy, North has to lead the ♦J, hoping that East has exactly three diamonds, including the ♦K. If there were outside entries to dummy, North should first lead the ♦7, catering to a singleton ♦K in East’s hand. If the ♦K does not appear but the finesse is successful, declarer can return to the hand and lead the ♦J, now hoping the suit is divided 3-3. On the actual deal, declarer must lead the ♦J, high card from the short side, even though declarer can’t afford to have it covered if the opponents’ ♦9 gets promoted. The students do not need to delve too deeply into this situation. The point of the hand is to see if East can play the appropriate card when North leads either the ♦7 or the ♦J.

## Conclusion

*“Covering an honor with an honor often helps the defenders promote their lower-ranking cards into winners.”*



## The Defense

“Who makes the opening lead? (South.) What would the opening lead be? (♠4, fourth highest.) Which card must North contribute to the first trick? (♠K.) Why? (Third hand high.) Should North cover if a diamond is led from dummy? (No.) Why not? (There is nothing to promote for the defense.)”

## The Play

“Review the steps in declarer’s PLAN. How does declarer plan to make the contract? (Declarer needs nine tricks and has one sure trick in spades, three in hearts, one in diamonds and one in clubs. While declarer could try developing extra tricks in the club suit, declarer would have to give up the lead to the opponents, and they would be able to take enough tricks to defeat the contract. The best chance is the diamond suit. By leading a high diamond from dummy and taking the finesse, declarer can develop two extra tricks whenever North has the ♦K. If North has fewer than four diamonds, declarer will end up with four tricks in the diamond suit, enough to make the contract. Of course, if North covers one of West’s diamonds, East will make the contract, no matter how many diamonds North started with.)”

## Conclusion

“While covering an honor is good advice, cover only if there is some possibility for promoting a trick for your side.”

