

## Card Combinations

As declarer, you should know how to play various card combinations. I will be talking about how to play different combinations of cards in a suit. For this lesson, we will assume that you have plenty of entries and there is no bidding by the opponents to give you information about their hands.

### Finesse or play for the drop.

Generally the odds favor finessing if you are:

Missing the Jack with 6 cards or fewer  
Missing the Queen with 8 cards or fewer, and  
Missing the King with 10 cards or fewer.

However, if you are playing for a drop it is important to cash your high cards in the right order in case someone shows out. See the following 2 suits:

- |              |              |
|--------------|--------------|
| 1. A Q 9 5 4 | 2. A Q 9 5 4 |
| K 10 3 2     | K 8 3 2      |

You have 9 cards in the suit missing the Jack. With hand 1, cash the A or Q first allowing you to finesse against the J either way if somebody shows out. With hand 2, you are missing the J and the 10. If RHO has all the missing cards you can't pick up the suit. If LHO has all of them, you can pick up the suit if you cash the K first.

### If you are missing the Queen:

- Do not lead an unsupported honor unless it won't hurt you if it is covered.
- It is a good idea to cash an A or K first if it doesn't hurt your finesse chances. You might catch a singleton Q

Examples:

- |            |               |               |
|------------|---------------|---------------|
| 3. A J 5 4 | 4. A K J 10 5 | 5. A K J 10 5 |
| K 3 2      | 4 3 2         | 3 2           |

In hand 3, cash the K and finesse the J. In hand 4, cash the A or K, come to your hand in another suit and finesse the J. In hand 5, finesse the J or 10 right away. (Q fourth on your left is more likely than a stiff Q.)

### If you are missing the King:

- the rule on leading an unsupported honor still stands:
- Lead toward the QJ if you still must lose a trick if it is covered.

Examples missing the King:

6. A Q 6 5 4            7. A J 10 3            8. Q J 6 5 4  
   J 3 2                    Q 9 2                    A 3 2

In suit 6, do not lead the J. lead low to the Q and cash the A. In hand 7, you can afford to have the honor covered. It is best to lead the 9 first so you can lead the Q next if the 9 isn't covered. In suit 8, you must lose one trick even if the K is onside. The best play for 4 tricks in the suit is to cash the A and lead to the Q J.

**If you are missing the QJ** finesse twice with 7 cards or fewer, finesse once with 8 cards. With no other information play for the drop with 9 cards.

9. A K 10 9 4            10. A K 10 9 4            11. A 10 9 4  
   3 2                    5 3 2                    K 3 2

In hand 9 finesse the 9. Next time finesse the 10. In hand 10 finesse the 9. If it loses, cash the A or K. If it wins, you can finesse again. In hand 11, cash the K, then finesse the 10 or 9. If it loses finesse again.

**If you are missing the KQ** finesse twice with any length.

12. A J 10 9            13. A J 10 9 6            14. A 10 6 5            15. A J 9 5  
   4 3 2                    5 4 3 2                    J 4 3 2                    4 3 2

In hand 12 finesse twice. In hand 13 it is still best to finesse twice unless it is your trump suit and you have to get the trumps out quickly. In hand 14 finesse the 10 then cash the A. there is no second finesse. In hand 15 finesse the 9 first, then finesse the J.

**Missing the KJ:**

- a. If the A and Q are in the same hand finesse for the K and J with 8 cards or fewer. Finesse for the K only with 9 or 10 cards.
- b. If the A and Q are in different hands cash the ace and lead towards the queen.

16. A Q 10 5            17. A Q 9 6 5            18. A 10 6 5            19. A 10 9 8  
   4 3 2                    4 3 2                    Q 4 3 2                    Q 4 3 2

In hand 16, finesse the 10, then the Q. In hand 17, finesse the 9, then the Q. In hand 18, cash the A and lead toward the Q. In hand 19, you have the 10 9 8. It is best to finesse twice.

**If you are missing the A, lead towards your honors**

20. K Q 9 5                      21. 9 6 5 4                      22. K 10 9 6  
4 3 2                                      Q J 3 2                                      5 4 3 2

In hand 20, lead toward the KQ. In hand 21, lead toward the QJ; if it loses lead toward the QJ again. In hand 22, it is best to finesse the 10 and then finesse the 9.

Sometimes you need to make all of the tricks and sometimes you only need most of the tricks in a suit to make your contract. The proper way to play the suit could be quite different.

How would you play these hands to win all the tricks? Lose only one trick? 2 answers

23. A Q 7 6 5                      24. Q 5 4 3                      25. A J 6 5                      26. K J 4 3  
8 4 3 2                                      A 10 8 7 6 2                                      K 4 3                                      A 9 5 2

Answers

23. To win 5 tricks, finesse the Q and cash the A hoping West has K x. To win 4 tricks, cash the A and return to your hand to lead to the Q.

24. To win 6 tricks, cash the A, hoping for a stiff K. To insure 5 tricks, lead toward the A – 10 and finesse the 10 if East plays low. Play the A if East plays an honor or shows out.

25. To win 4 tricks, cash the K and finesse the J. To win 3 tricks, cash the A and K and lead toward the J.

26. To win 4 tricks, cash the A and finesse J if West follows suit. To insure 3 tricks, cash the K and lead toward the A 9 covering what East plays. If East shows out, take the A and lead toward the J 4.