

For The Advancing Player

Different Card Combinations and Complications

By Maritha Pottenger

marithapottenger@gmail.com



Card combinations which appear very similar call for different approaches as Declarer. This can be confusing. **Your basic mantra is: Do not play lower honors toward higher honors (finessing) unless you have touching honors to promote.** There are three key issues that underlie your choices. Understanding the logic of those will make it easier to figure out how to play various combinations.

The three key issues are: (1) How many cards you and Dummy have in this particular card combination; (2) which significant cards are held by the opponents; (3) the likely distribution of the opponents' cards in this combination. [Another issue in some circumstances is the number of tricks you need from this combination. In this article we are assuming “matchpoint greed”—that you are seeking the maximum number of tricks.]

Let's look at a common example: Jxxx opposite AQxx. [x indicates any spot card below an 8.] Since you and Dummy hold eight cards, the opponents have five cards. The significant cards held by the opponents are the King, 10, and 9. Five cards will most often divide 3-2. **To win all four tricks in this suit, you must find the King trapped between the Jxxx and AQxx. However, you will only succeed when that King is doubleton.**

The proper play is a low card from the Jxxx holding and (if no King is played) play the Queen. If that wins, cash the Ace. If the King was originally doubleton, the King will fall under the Ace. Your Jack can (on the third round of the suit) pick up the remaining 10 or 9 which is outstanding, and the fourth round of the suit belongs to you.

Note that playing low toward the AQxx will not bring in four tricks if the King is singleton. An opponent's 10 or 9 will own the fourth round of the suit. Note also that **playing the Jack toward the AQxx is always wrong.** That guarantees that you cannot win more than three tricks in the suit (unless the opponents err). Even if the King is in front of the AQxx, the opponent holding the King will cover the Jack. You now have to use the Ace to win the trick. You have squandered two of your honors (Jack and Ace) to capture one of the opposition's honors (the King). Your Queen will win the second round of the suit, but an opponent's 10 or 9 will win the third round of the suit. **It is even worse if that King is singleton. You will win the first and second rounds of the suit, but an opponent will win the third and fourth rounds of the suit with the 10 and the 9.**

Here is the mantra again: **Do not play lower honors toward higher honors unless you have touching honors to promote!** Playing Jack (from Jxxx) toward AQxx without the 10 or 9 is a losing proposition. Recognize that Qxxx opposite AJxx is the same example.

Suppose you only have seven cards in the combination? Jxx opposite AQxx. Low to the Queen is still your only chance for three tricks. The odds of finding a King doubleton onside are now lower, but that is your only chance. [This assumes no opposing bidding which would shift the odds of where that King is.] The play is the same with 9 cards in the combination and also with 10 cards.

It requires getting to an 11 card fit to give you almost 50-50 guess as to whether you finesse or play for the drop. However, the Bridge Encyclopedia tells us to cash the Ace rather than finessing—that a singleton King with RHO is 2% more likely than Kx with LHO once LHO has followed suit.

Let us now **change one card** in the combination. Jxxx opposite AQ10x. **Now your side owns that precious 10!** If the opponents cards are divided 3-2 with the King where you want it, you can start with any card you want. However, **if you have plenty of entries to the side of the table with the Jxxx, you should still start with a small card** toward the AQ10x. This is to protect your Jack against the small percentage of the time that the King is onside, but singleton. The King will pop immediately, and you will have avoided the trap of promoting RHO's 9 (from 9xxx) to a fourth round winner in the suit.

If, however, you only have **a single entry to the Jxxx side of the table**, it is correct to lead the Jack. **The logic is that Kx or Kxx (or even Kxxx) is much more likely than exactly King singleton, so you need to start with the Jack in order to stay on that side of the table and repeat the finesse.**

If we give you the 9 as well, your riches overflow. J9xx opposite AQ10x. You are home free as long as the King is trapped where you want it. However, **with only one entry to the J9xx side, you must be very careful to start with the NINE!** When the nine wins, you play the Jack on the second round of the suit, carefully underplaying the 10 from Dummy. Still on the correct side of the table, you can play low to the Queen. This ensures success even when the King is Kxxx or Kxxxx, but in the right spot. With the single entry to one side of the table, beginning with the 9 and following up with the Jack is the only way to insure four tricks in the suit.

Here is the toughest permutation: Jxxx opposite AQ9x. **The best way to play this combination depends on the distribution of the opponents' cards!** So, experts will play the other suits before this one to get a count on the hand. Assuming no bidding, you want to know whether the opponent between the Jxxx and AQ9x has one or two cards in the suit—or three or four cards in the suit.

If you are Declarer and the AQ9x is in Dummy, try to get a count on the hand. **If your count suggests that LHO has only one or two cards in the suit, play low toward the Queen.** If the singleton King pops, you will get three tricks. If the Queen wins, cash the Ace, hoping for the King to have originally been doubleton. If, however, your count suggests that LHO has three or four cards in the suit (and you have plenty of entries), you play the Jack toward the AQ9x. If LHO covers with the King, “kill” that with the Ace. Then return to your hand in another suit and lead a low card. If LHO follows low, you will insert the 9, finessing LHO for the 10. Basically, **when there are five cards out and you are missing the King and 10, you will play the person having three or more cards in the**

suit for both missing honors. Do not, however, finesse to the 9 on the first round of this suit (and lose to a singleton 10). Focus on the King first.

Suppose you and Dummy have only 7 cards in the suit: AQ9x opposite Jxx. Run the Jack. If it is covered, finesse to the 9 next time. LHO is more likely to hold three or four cards since your side has only seven cards in the suit. Suppose you and Dummy hold 9 cards in the suit: AQ9xx opposite J8xx. The best play is low toward the Queen. **A singleton or doubleton King with LHO is more likely than K10xx.**

What about when you and Dummy have **10 cards in the suit?** Finessing the King is still the percentage play with AQ9xx opposite Jxxxx. However, now you must consider the possibility of a 3-0 division in the suit. If the suit divides 2-1, the odds favor the King being in the hand with two cards. In all 2-1 divisions, it does not matter whether you begin with the Jack or lead low toward the Queen. So, **to guard against the 3-0 division, you start with the Jack and let it ride.** If RHO shows out, you lead low to the Queen next. If LHO covers the Jack with the King, you win the Ace. If RHO shows out on that first round, you return to your hand in another suit and play low toward the Q9 on the next round—finessing LHO out of the 10 in the suit.

Let's consider one more common example. **What is the difference between AKJ10 opposite xxx versus AKJ10 opposite xx?** In the first combination, assuming lots of entries on both sides of the table, you can afford to take the safety play of cashing the Ace first. This is to guard against a singleton Queen on either side. If nothing interesting happens, you return to the xx side of the table and finesse. If the finesse works, return to the x side of the table and finesse again. This allows you to protect yourself against a singleton Queen on either side of the table AND to pick up the Qxxx(x) in front of the AKJ10.

How is the second combination different? Here you have only six cards, and only **two** small cards opposite your AKJ10. If you want to finesse, you will only be able to do so twice. The correct play here, if you need four tricks, is to finesse for the Queen on the very first round of the suit. If it wins, return to the x side of the table with another suit and finesse again. This brings in four tricks when the Queen is singleton, doubleton, Qxx; Qxxx; or even Qxxxx. The longer combinations are much more likely than a singleton Queen, so the “safety play” (of cashing one high honor first) with this combination is **not** correct! If you take the safety play, you can finesse only once. If LHO has the Qxxx, you will take only 3 trick due to the incorrect “safety play.”

If you have 8 cards in the suit, AKJ10 opposite xxxx, cashing one high honor first (safety play for singleton Queen) is correct. Then finesse for the Queen on the second round.

If you have 9 cards in the suit, the “Eight ever, nine never” guideline says to cash the Ace and King and hope that the Queen will drop. As a matter of percentages, the difference between cashing the AK versus finessing for the Queen is only 2% better. So, any bidding by the opponents can affect your decision. If, for example, RHO (person behind AKJ10) has preempted at the 3 level, s/he has many fewer vacant spaces for the suit you are looking at. If this is your trump suit, it is more likely that it will divide 3-1 and you should finesse the preempter's partner for the missing Queen.

That's the wonderful thing about bridge—there are endless variations and permutations to consider at the table!