

## Making 3NT or other NT contracts

When in a 3NT contract it's often a race between declarer and the defenders to get the tricks needed either to make or defeat the contract.

As declarer it's important, as soon as dummy is on the table, to:

- Count the number of certain winners
- Count the number of winners that can be safely established by driving out the defenders' top honour or honours
- Establish how many more tricks are needed to make the contract and how these might be made

Ways of making additional tricks include:

- Establishing an extra trick with a 4:3 or 4:4 holding
- Establishing an extra trick or two using a long suit
- Finessing
- Playing your cards to maximise the chance of your opponents playing their high honours without killing yours

It's important to try to establish your extra tricks while you still have control – if you take your certain winners first you will often lose control of the hand and the defenders will be able to take their winners.

Consider the hand below.

### Hand 1

Contract 3NT; declarer is south; JS led by west.

	♠ AK5	
	♥ 32	
	♦ A765	
	♣ 5432	
♠		♠
♥		♥
♦		♦
♣		♣
	♠ Q7	
	♥ QJT9	
	♦ K432	
	♣ AK6	

You can see three certain spade winners, two diamond winners and two club winners for a total of seven and you need to establish two more winners before the opponents can take five tricks. You can set up two heart tricks by forcing out the opponents' ace and king but you need to do that before playing your certain winners. So, win the first trick with the QS, play a heart and after losing

that trick win whatever the opponents lead, play another heart and you will have established the two heart winners you need before the opponents can run their spades.

### **Playing the odds**

If you are missing an odd number of cards e.g. 5, they usually break evenly i.e. 3:2 (but not always!). If you are missing an even number of cards e.g. 6, they usually break unevenly i.e. 4:2 (but, again, there is a reasonable chance they will break 3:3).

### ***Establishing an extra trick with a 4:3 or 4:4 holding***

With a seven card holding (six cards out) there is a 49% chance of a 4:2 break and a 35% of a 3:3 break.

Consider N-S with this combination of holdings.

♠ 543  
♠ AT9            ♠ 876  
♠ KQJ2

Although it is against the odds, if no other option is available, the only play may be to hope for a third trick in the spade suit – it works on these hands – but not most of the time!

With an eight card holding (five cards out) there is a 68% chance of a 3:2 break and a 28% of a 4:1 break.

Consider N-S with this combination of holdings.

♠ 5432  
♠ QJ9            ♠ T8  
♠ AK76

This time the odds are in your favour and there is a 68% chance of making three spade tricks.

### ***Establishing an extra trick or two using a long suit***

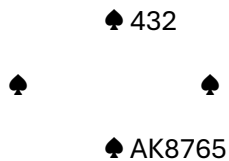
With an eight card holding (five cards out) there is a 68% chance of a 3:2 break and a 28% of a 4:1 break. However, this N-S holding is more favourable than the previous 4:4 holding as it is a 5:3 holding. Here the odds favour you making four tricks.

♠ AK432  
♠ T9            ♠ QJ8  
♠ 765

With a nine card holding (four cards out) there is a 50% chance of a 3-1 break and a 41% chance of a 2:2 break.

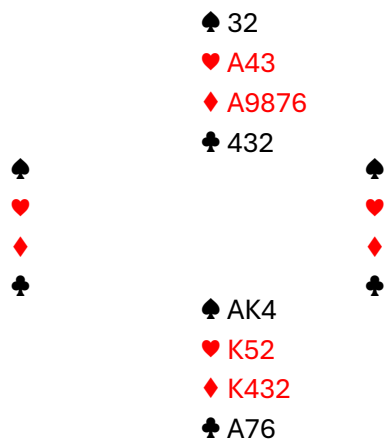
With the holding below the best play depends on how many entries there are to south's hand. If there is no other entry to south's hand you should duck for one round to cover the likelihood of a 3:1 break.

However, if there are other entries to south's hand (and no clue that one opponent's hand may have a three card holding) it's reasonable to play the A and K and see if the other honours drop on a 2:2 break.



**Hand 2:**

Contract is 3NT by south. JS led.



South can see seven certain tricks and recognises that the only way to make two extra tricks is to set up the diamonds. Take the first trick with the AS and immediately play the AD and KD while still retaining control. The odds favour a 3:1 break; a 2:2 or 3:1 break will allow the contract to be made. If the diamonds break 4:0, bad luck!

### Hand 3:

Contract is 3NT by south. JS is led.

	♠ A43	
	♥ K54	
	♦ A765	
	♣ K54	
♠		♠
♥		♥
♦		♦
♣		♣
	♠ KQ2	
	♥ A73	
	♦ 432	
	♣ A763	

South can see eight certain tricks and recognises that the only way to make the ninth trick is to set up an extra trick in clubs or diamonds. The club holding is stronger so the best bet after winning the first trick is to immediately lead a club to the KC, then duck a club. After the lead is regained play a third club to the AC and hope they break 3:3, thereby setting up a third club trick and nine tricks overall. If they don't break 3:3 you are going down.

### Hand 4:

Contract is 3NT by south. JS is led.

	♠ A76	
	♥ K3	
	♦ 976543	
	♣ A2	
♠		♠
♥		♥
♦		♦
♣		♣
	♠ KQ5	
	♥ A98	
	♦ T82	
	♣ KQ43	

South can again see eight tricks. There is no chance of an extra trick in clubs so south must try and set up a diamond trick. Take the first trick and immediately attack the diamonds. On regaining the lead, attack the diamonds again. If the diamonds break 2:2 nine tricks are assured; if they break 3:1 nine tricks are made on an initial club or spade lead but a heart lead would spell trouble.

## Finessing

Unless other information is available (e.g. from the opponents' bidding or lead) finesses are a 50:50 proposition. Nevertheless there are some principles that will maximise the chances of winning you extra tricks.

If you need a finesse to work to make the contract it is important to do this, if possible, while you still have control.

Consider the following hand.

♠ AJ2  
♠                      ♠  
♠ K43

With this hand you want to sneak an extra trick if the QS is with west. The play is obviously to lead from south towards the AJ and finesse the JS. If there is a prospect of the Q being stiff it may pay to play the KS first followed by the finesse of the JS.

Now consider the following hand.

♠ AQJ  
♠                      ♠  
♠ 543

Here the obvious play is from south and finesse the JS. If that works, you need an entry back to south to repeat the process. Again it's important to do this while you have control and communication between the hands.

Now consider the following two hands in which you would like to make an extra trick (or, in the second hand, two):

♠ A32  
♠                      ♠  
♠ Q54

In this hand the only chance for making two tricks is if east holds the KS. So, lead a small spade from north and if east doesn't raise with the KS play the QS and hope! It's better to do that before playing the AS so that you don't lose control of the suit.

♠ A32

♠                      ♠

♠ QJT

This hand is quite different – two spade tricks are assured but you would like to try for a third. So lead the QS from south’s hand and let it run. If west has the KS you should make three spades; if east holds the KS you are limited to two spade tricks. This process of leading an honour should only be used if between the two hands you have at least one honour equal in value to the honour led. If, for example, you only hold the Q87 in south’s hand it would be futile to lead the QS from south’s hand towards the AS – if west covers with the KS you only make one trick as the opponents have the KS, JS and TS between them.

Looking at some more combinations:

♠ AK32

♠                      ♠

♠ J654

Play the AS and KS and then low to the J. No point in leading the JS without the TS.

♠ A543

♠                      ♠

♠ QJT9

Lead the QS towards the AS and let it run. If west has the KS you may need to repeat the finesse again.

♠ AK2

♠                      ♠

♠ JT3

Lead the JS towards the AS/KS and let it run. If you trap the QS the TS will win a third spade trick.

♠ A65

♠                      ♠

♠ JT9

Lead the JS towards the AS. If west rises with the QS or KS play the AS and force out the other honour the opponents hold with the TS. You will end up with two spade tricks, the AS and 9S.

♠ A8765

♠                      ♠

♠ Q432

Play the AS and then lead towards the QS. Don't lead the QS as you don't have the JS/TS/9S.

**Hand 5**

Contact is 3NT by south. QS lead.

	♠ 32	
	♥ 765	
	♦ AQJT9	
	♣ 432	
♠		♠
♥		♥
♦		♦
♣		♣
	♠ AK4	
	♥ AKJ	
	♦ 432	
	♣ JT76	

South can see two certain tricks in spades, two in hearts (with the possibility of one more if the JH finesse works), one in diamonds (with the possibility of three or four more depending on the finesse). Clearly the diamond suit must be set up – try the finesse and if this doesn't work a successful JH finesse will be needed. So south takes the first trick and immediately finesse the 9D – subsequent play depends on the result of this finesse. If the KD is onside then nine tricks are assured; if not the fate of the contract will depend on the eventual JH finesse.

## Hand 6

Contact is 3NT by south. QS lead.

	♠ 765	
	♥ AQJT	
	♦ 432	
	♣ AQ5	
♠		♠
♥		♥
♦		♦
♣		♣
	♠ A432	
	♥ 765	
	♦ AKQJ	
	♣ 43	

South can see one certain trick in spades, one in hearts (with the possibility of two or three more if the finesse works), four tricks in diamonds and one in clubs (with the possibility of one more depending on the finesse). Clearly the heart suit must be set up – once three heart tricks are established the contact is assured. So south takes the first trick and immediately finesses the TH. It is important to take this finesse before running the diamonds because the diamonds may be needed for entries to repeat the heart finesse. There is no need to finesse the QC.

## Holding up

If you are in a 3NT contract and the opponents immediately attack your weak suit in which you hold only one stopper it is often a good strategy to hold up in order to cut communication between the defenders' hands. For example with the following hand:

	♠ 32	
♠ KQJT9		♠ 876
	♠ A54	

Against 3NT by south, west leads the KS. Best play by declarer is to hold up for two rounds and take the third trick with the AS. Of course this doesn't guarantee the contract, it all depends on what other cards west holds. However the hold up play provides you with the best chance of making the contract and if west has no other entries then the defence will take no more spade tricks. If declarer had taken the first or second trick with the AS, then east, if they get in, would be able to lead a third spade back to west's hand to take two more spade tricks and defeat the contract.

Some experts promote the 'rule of seven' in this situation. Using this rule, declarer subtracts the combined number of cards in their and dummy's hands from seven and the result is the number of tricks that declarer should hold up. In this example  $7 - 5 = 2$ , so declarer should hold up for two rounds and take the third trick. Other experts just suggest taking the third trick, based on the assumption that in many contracts there will be eight cards in the problem suit split between the



two defenders and you are guarding against a 5:3 split - if the split is 4:4 this should be a lesser problem as this limits the defence to three tricks in the suit.

There are some circumstances in which it is better not to hold up. These include:

- Where declarer has enough certain tricks not to have to worry about the problem suit;
- Where your stopper is not the ace, say the K or Q, and this can be trapped if your right hand opponent leads the suit through you; e.g.

♠ 76  
 ♠ AJ832      ♠ QT4  
 ♠ K95

- Where you have another weak suit – holding up may allow the defenders to switch suits and exploit this weakness; e.g. in the hand below south is in 3NT and west leads the 5S:

	♠ J6	
	♥ 843	
	♦ QJ75	
	♣ KQJ3	
♠ KT852		♠ Q93
♥ A976		♥ QJT5
♦ 82		♦ K63
♣ 97		♣ T65
	♠ A74	
	♥ K2	
	♦ AT94	
	♣ A842	

Declarer plays the JS (north) followed by the QS (east). Now, although the rule of seven says hold up for two rounds, that would be foolish here because if east wins the trick and switches to the QH the contract is doomed.

- Where the bidding indicates that one of the defenders has a six card or longer suit and there is therefore no need to hold up for two rounds; e.g. in the hand below south is in 3NT and west leads the KH (east has shown a six card heart suit in the bidding):

	♠ QJ8	
	♥ 4	
	♦ 953	
♠ K643	♣ AKT962	♠ 52
♥ K6		♥ QJT932
♦ A762		♦ QJT8
♣ 753		♣ 4
	♠ AT97	
	♥ A875	
	♦ K4	
	♣ QJ8	

South knows that east holds six hearts and therefore west has only two hearts. So, south should only hold up once, take the second heart trick (you know that breaks communication in hearts and you don't want a diamond lead from east through your KD), take six club tricks and run the QS. Even though it loses to the KS the contract is now safe. If east held the KS the contract would be doomed.

### Hand 7

South is in 3NT. KD lead.

	♠ KQ8	
	♥ A732	
	♦ 74	
♠ T962	♣ A952	♠ J73
♥ T6		♥ QJ94
♦ KQJT8		♦ 952
♣ 74		♣ K86
	♠ A54	
	♥ K85	
	♦ A63	
	♣ QJT3	

South can see three certain tricks in spades, two in hearts, one in diamonds, and one in clubs (but two or three more when the KC is flushed out). In order to break communication between east and west, south must hold up for two tricks ( $7 - 5 = 2$ ) and take the third trick with the AD. South must now establish the club suit by playing the QC and letting it run. Although east wins the trick there is no entry into west's hand and the contract is assured.

### Hand 8

South is in 3NT. 6S lead.

	♠ 83	
	♥ A863	
	♦ JT6	
	♣ AT72	
♠ KJ962		♠ Q74
♥ Q94		♥ JT5
♦ 84		♦ A9752
♣ 953		♣ 86
	♠ AT5	
	♥ K72	
	♦ KQ3	
	♣ KQJ4	

South can see one certain trick in spades, two in hearts, none in diamonds (but two once the AD is flushed out), and four in clubs. In order to break communication between east and west, south must hold up for two tricks ( $7 - 5 = 2$ ) and take the third trick with the AS. South must now establish the diamond suit. Fortunately the AD is held by east and there is no entry into west's hand in order to make extra spade tricks. The contract is made – however, if west had held the AD the contract would be doomed – c'est la vie!

### Hand 9

South is in 3NT. 6H lead.

	♠ K854	
	♥ T4	
	♦ K86	
	♣ AT52	
♠ T6		♠ QJ73
♥ QJ862		♥ A73
♦ J972		♦ T43
♣ 86		♣ K74
	♠ A92	
	♥ K95	
	♦ AQ5	
	♣ QJ93	

South can see two certain tricks in spades, none in hearts (possibly one if the AH is played early), three in diamonds, and one in clubs (but two or three more when the KC is flushed out). After west leads the 6H east plays the ace making south's KH the top heart. In order to break communication between east and west, south must hold up and take the third trick with the KH. South must now

establish the club suit. Although east makes the KC they can't get back to west's hand to make extra heart tricks.

### Hand 10

South is in 3NT. 2H lead.

	♠ 972	
	♥ Q5	
	♦ QT84	
	♣ AQJ5	
♠ T54		♠ KQJ8
♥ J982		♥ KT43
♦ 52		♦ A97
♣ T842		♣ 93
	♠ A63	
	♥ A76	
	♦ KJ63	
	♣ K76	

After the 2H lead it is reasonable to try the QH – however that is covered by east's king. While it might be tempting to hold up the ace until the third trick that is extremely dangerous on this hand – if east switches to the KS the contract will fail (three spade losers, one heart and one diamond). The best play is to take the first trick with the AH and hope that the hearts split 4:4, which they do. Then immediately attack the diamonds and drive out the ace. Contract made with three heart losers and one diamond loser.

An interesting hold up situation that sometimes occurs is shown in the following hand:

	♠ 54	
♠ KQT98		♠ 732
	♠ AJ6	

If west leads the KS (normally guaranteeing the Q) the best play by south is to duck. If west continues with the QS two spade tricks are guaranteed; if west switches suit that gives south more time to establish tricks elsewhere.

### Using the rule of eleven

Against a 3NT contract the defenders commonly lead their longest suit. Unless they hold a sequence many good players lead their fourth highest card in the suit to give their partner information about their combined holding in that suit. The lead of the fourth highest card allows partner (and declarer) to apply the rule of eleven. Subtracting the value of the card led from 11 indicates the number of cards above the led card which are held in the other three hands. This information can be useful to the defender's partner but can also be used to advantage by the declarer.

♠ AKJ2  
 ♠ QT875      ♠ 4  
 ♠ 963

7S led by west.

This lead suggests that there are  $11 - 7 = 4$  cards above the 7S held by north, east and south. As north and south hold all of these cards declarer should play low in dummy and take the trick with the 9S. Declarer can now make four spade tricks by safely finessing the JS.

♠ KT2  
 ♠ Q8765      ♠ J4  
 ♠ A93

6S led.

This lead suggests that there are  $11 - 6 = 5$  cards above the 6S held by north, east and south. As north and south hold four of these cards east must hold either the JS or QS. Declarer should play low in dummy and take the trick in hand with the AS. Declarer can now finesse the TS and make three spade tricks.

♠ QJ9	♠ QJ9
♠ T8652      ♠ K4	♠ K8652      ♠ T4
♠ A73	♠ A73

5S led.

This lead suggests that there are  $11 - 5 = 6$  cards above the 5S held by north, east and south. As north and south hold five of these cards east must hold either the TS or KS. Declarer should play the JS from dummy – if east has the KS then declarer can make three spade tricks by later finessing the 9S. If west holds the KS declarer can only win two tricks.

♠ AK2  
 ♠                  ♠  
 ♠ JT9

8S led.

This lead suggests that there are  $11 - 8 = 3$  cards above the 8S held by north, east and south. As declarer can see five cards above the 8S in the north and south hands the 8S is clearly not the fourth highest and is probably a 'top of nothing' lead.

## The danger hand

An important tactic in declarer play, especially in 3NT contracts, is to identify which defender is the 'danger hand' if they get the lead. There are two main ways in which the danger hand can threaten declarer's contract.

- By taking additional tricks in a suit in which declarer no longer has protection.

For example, in the following situation (south in 3NT, west leads the KS):

♠ 65  
♠ KQJT9      ♠ 874  
♠ A32

Assuming south holds up for two rounds and takes the third trick with the AS, west is definitely the danger hand. If west gets the lead later in the contract they will take two more spade tricks and the contract will go down. Any finesses should, if required, be into the east hand.

- By leading through your hand in which you hold an honour but your left hand opponent has a higher honour.

For example, in the following situation (south in 3NT, west leads the 3S and east plays the TS):

♠ 754  
♠ AQ932      ♠ T8  
♠ KJ6

South must take the first trick with the JS but the contract is now at significant risk. If east gets the lead later in the play and returns a spade west will take four spade tricks and defeat the contract. Declarer must try and avoid letting east get on lead. Any finesses should, if required, be into the west hand which then protects declarer's KS.

## Hand 11

South is in 3NT and west leads the KD (top of sequence).

	♠ AJT9	
	♥ Q43	
	♦ 75	
	♣ AJT9	
♠ 876		♠ K532
♥ K52		♥ 876
♦ KQJ84		♦ T32
♣ 32		♣ 654
	♠ Q4	
	♥ AJT9	
	♦ A96	
	♣ KQ87	

Declarer can see seven certain tricks - one spade (with the prospect of two or three more), one heart (with the prospect of two or three more), one diamond and four clubs. After holding up for two tricks south takes the third diamond with the AD. West is clearly marked as the danger hand and, if they regain the lead will take two more diamond tricks and sink the contract. South has the option of taking two finesses to set up the spade or heart suits. Taking the heart finesse will finesse into west's hand (the danger hand) while taking the spade finesse will finesse into east's hand. The correct play is therefore to take the spade finesse. Although east has the KS they cannot get the lead back into west's hand and the contract is made.

## Hand 12

South is in 3NT and west leads the 6S (fourth highest).

	♠ 75	
	♥ AQJ	
	♦ AQJT4	
	♣ 987	
♠ KJ864		♠ QT9
♥ 9852		♥ T643
♦ 53		♦ K76
♣ K6		♣ 543
	♠ A32	
	♥ K7	
	♦ 982	
	♣ AQJT2	

Declarer can see six certain tricks - one spade, three hearts, one diamond (with the prospect of three or four more), and one club (with the prospect of three or four more). After holding up for two tricks south takes the third spade with the AS. West is clearly marked as the danger hand and, if

they regain the lead, will take two more spade tricks and defeat the contract. South has the option of taking two finesses to set up the diamond or club suits. Taking the club finesse will finesse into west's hand (the danger hand) while taking the diamond finesse will finesse into east's hand. The correct play is therefore to take the diamond finesse. Although east has the KD they cannot get the lead back into west's hand and the contract is secure.

### Hand 13

South is in 3NT and west leads the JS (top of sequence).

	♠ KQ2	
	♥ 7	
	♦ AJT752	
	♣ QJ2	
♠ JT984		♠ 53
♥ A843		♥ QJT962
♦ 64		♦ K93
♣ K8		♣ 54
	♠ A76	
	♥ K5	
	♦ Q8	
	♣ AT9763	

Declarer can see five certain tricks - three spades, one diamond (with the prospect of four or five more), and one club (with the prospect of four or five more). Although the suit wasn't led hearts are clearly an extremely dangerous suit for declarer. The east hand is the danger hand because a heart lead though south's hand will defeat the contract. South has the option of taking two finesses to set up either the diamond or club suits. Taking the diamond finesse will finesse into east's hand (the danger hand) while taking the club finesse will finesse into west's hand which offers protection to south's KH. The correct play is therefore to take the club finesse. Although west has the KC the contract is safe.

### PG series (3)