

## Series on second-hand play

### Introduction

The admonition for defenders to play "second hand low" harkens back to the days of whist and auction bridge. Like most bridge maxims, it is sound advice in the majority of cases but it is subject to many exceptions. Also when declarer leads an honour from his hand or dummy, the situation is different than when he leads a small card.

In this series of articles, I will examine some of the principles involving second hand play. Let's start with the simplest: as second hand, do not try to win the trick unless there is a strategic reason to gain the lead. Your job as second hand player is to ensure your side wins all the tricks to which it is entitled and to make declarer's job as difficult as possible by forcing him to guess the location of the high cards.

Here are several situations when you want to play low as second hand. In each case, you are West and the dummy is North. The lead has come from the South hand.

K 5 2  
A 10 6      J 8 4 3  
Q 9 7

K Q 7 4  
A 10 6 2      9 8 3  
J 5

Q 6 4 2  
A J 3      10 8 5  
K 9 7

Notice the effect of flying with the ace. In each case, you will provide declarer with an extra trick in the suit. The same principle also applies if South were the dummy and the lead were made toward the closed hand.

Here are examples that show how disastrous it can be to play an honour prematurely.

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

If West were to play the jack, declarer would win the ace and return the ten, finessing against East's queen; if West holds onto his jack, the defence will win one trick regardless of declarer's play.

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

With this holding, some players exclaim that their king is lost so they might as well try to build a trick for their partner's jack. This logic is fallacious, of course, since if partner has the jack it will always secure a trick - unless you play the king and allow declarer the opportunity to fello the jack next round.

The principle is simple - do not put your honour cards on deuces. Aces were meant to capture kings and if they can't capture kings, then let them capture queens or jacks. Here's an example deal that illustrates how disastrous playing an honour prematurely can be.

♠ A J 4 2  
♥ K 4  
♦ K J 5  
♣ A K 6 4

♠ 9 8              ♠ 7 3  
♥ A 10 6 2      ♥ J 9 5 3  
♦ 10 3 2          ♦ Q 9 8 4  
♣ 10 9 8 7      ♣ Q 5 2

♠ K Q 10 6 5  
♥ Q 8 7  
♦ A 7 6  
♣ J 3

South opens one spade and North makes a forcing raise of two notrump. South jumps to four spades showing a minimum with no shortness. But North is undaunted. He uses

Roman Key-Card Blackwood to ascertain that South holds two key cards, enough to contract for slam.

Rather than release the ace of hearts, you correctly choose the passive lead of the ten of clubs. Declarer draws two rounds of trumps ending in his hand and leads a low heart. What do you play?

Second hand low is your best chance of defeating the contract. From the auction, you know declarer does not have a singleton; therefore, there can be no rush to take your ace. Declarer has two legitimate chances for his contract: that your heart ace is doubleton or that the diamond finesse will work. Do not help him by flying unnecessarily with your ace of hearts.

Some situations are not as clear-cut as the ones above. Consider these two examples.

6

A 7 3 2

Dummy, North, holds a singleton six. Should you play low or take your ace?

Q 7

K 8 3

5

Declarer leads the five from hand toward dummy's Q-7. Should you play low or take your king?

We'll start next week's column by examining these two situations.

*(To be continued)*

### Should I play high or should I play low?

Last week we discovered that second hand could usually preserve the tricks available to his side by playing low when declarer led a small card from his hand or from dummy. This either preserved his side's high cards or allowed him to use these high cards later to capture declarer's high cards.

At the end of last week's column, I presented two situations that require further analysis. This was the first:

6

A 7 3 2

Dummy, North, holds a singleton six. Should you play low or take your ace? In order to answer this, of course, you need a context.

♠ J 9 5 4

♥ Q 7 6 2

♦ 6

♣ A 10 5 3

♠ A 6 3

♠ 8

♥ J 9 5

♥ A 10 4 3

♦ Q 10 9

♦ A 7 3 2

♣ Q 8 6 2

♣ K J 7 4

♠ K Q 10 7 2

♥ K 8

♦ K J 8 5 4

♣ 9

As dealer, South opened the bidding one spade and North raised to two spades. South probably should have been contented with a pass but he liked his distribution and made a game try by bidding three diamonds. With a maximum hand and a fourth trump, North felt justified in raising to game.

West, feeling that declarer might need to trump diamonds in dummy, started proceedings with a small spade. Declarer put up the nine from dummy and when this held the trick he advanced the six of diamonds from dummy.

This presented East with the question of the moment: should I play high or should I play low? At the table, East should have already made up his mind; any pause for thought would alert declarer to the fact that he held the ace. Why ponder otherwise?

Since we're in learning mode, we can take the time to consider which play is correct for East and transfer this learning to other cases. By rising with the ace in this situation, the defender virtually guarantees that South will be able to establish his diamonds, no matter how strong they are; by playing low not only does the defender prevent declarer's high cards from becoming immediate winners but

he also may force declarer into an uncomfortable guess, as here.

When East plays low smoothly, declarer will say to himself, "If East held the ace, he likely would have played it; therefore, I will play the jack." When he does that, West will win the queen and play ace and another spade. Declarer will finish with only eight tricks.

If East had risen with the ace, declarer could easily have established the diamonds and made his contract. Here is another reason for playing second hand low: Second hand low is correct when you are trying to prevent declarer from establishing a source of tricks.

The second situation I presented at the end of last week's column was the following:

Q 7  
K 8 3  
5

Declarer leads the five from hand toward dummy's Q-7. Should you play low or take your king?

The reflex action is to take your king in case declarer holds the ace. Once again, context will help you decide how to answer the question, "Should I play high or should I play low?"

♠ J 8 7 5  
♥ Q 7  
♦ K 6 3  
♣ K Q 7 4

♠ 10 6                      ♠ Q 3  
♥ K 8 3                      ♥ A 10 9 6 4  
♦ Q 10 5 4                  ♦ 9 8  
♣ J 10 9 6                  ♣ A 8 5 3

♠ A K 9 4 2  
♥ J 5 2  
♦ A J 7 2  
♣ 2

Once again you are defending a four-spade contract. This time South opened one spade, North made a limit raise in spades, and South carried on to game. You make the natural lead of the jack of clubs. Declarer

covers with the king and partner wins the ace and switches to the nine of diamonds.

This runs around to the king. Declarer draws trumps with the ace and king, partner's queen falling on the second round, and leads a low heart to dummy. Should you play high or should you play low?

If you are playing in a matchpoint game where every trick is important, you have a difficult decision. Declarer could just as easily have the ace as not and by ducking the king you will concede an overtrick. If you are trying to defeat the contract, however, you have no choice but to play low.

In addition to the ace of clubs, you will require two heart tricks and one diamond trick. This is only possible if partner holds the ace of hearts. Let her win this trick with the ace and continue the attack on diamonds. When you gain the lead with the king of hearts, you will have a diamond to cash - the setting trick.

If you had risen with king, you would have been unable to attack diamonds. Declarer would later have established the jack of hearts for a diamond discard.

Next week, we'll look at holdings where second hand holds two or three honour cards in a suit and must decide whether it is right to split those honours.

*(to be continued)*

### **To split or not to split?**

As second hand, sometimes your holding is strong enough to play an honour card even when dummy or declarer leads a low card. You may need to do this in order to prevent declarer from winning a trick by finessing an intermediate card. This play is known as splitting honours and there are three general principles to follow.

The first principle is that you should split when holding three honours, at least two of which are touching. The second principle is

that when splitting honours you should play the card that you would have led. And the third principle is that you should not split unless by doing so you are sure of building a trick. But this last principle comes with its own caveat, as you'll see in the deal presented later in the column.

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

When declarer leads the three from dummy, East should split his honours. He doesn't want declarer to win a free trick with the nine. And he should play the queen, the card he would have led. As the play progresses, partner will understand that East has split from strength and does not hold a singleton queen or the like.

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

Declarer leads the four from his hand toward dummy. West should split his honours, playing the ten, the card he would have led. This limits declarer to one trick in the suit. Note that if West had played low, declarer could have finessed the eight.

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

When declarer leads the two toward dummy, West should not split his honours. If he were to play the queen or the jack, declarer could establish a trick with the nine. The general rule is that it is usually an error to split with two-honour holdings such as K-Q-x-(x), Q-J-x-(x), or J-10-x-(x). There are times, though, when splitting is correct. Refer to principle three above and look at these examples.

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

When declarer leads the four toward dummy, play low. Playing the queen or the jack will not promote a trick for partner.

And do not be afraid that the declarer will play the ten because he may not and if he does there is nothing you could have done about it. This next situation, however, is different.

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

After declarer leads the five, you must play an honour (preferably the queen). If you play low, declarer, with nothing to lose, will play the ten and you will have lost your sure trick (principle three).

When declarer leads low from dummy toward the closed hand in similar situations, your play may not be crystal clear. You will have to make some assumptions about the cards you cannot see. The bidding may help you place cards. Generally, you will gain by following the general principle of not splitting with holdings that have only two touching honours. Failing to follow this principle cost a defender in the following deal even though the play had been made toward the dummy.

♠ Q J 3 2  
♥ A 9 2  
♦ 4 3 2  
♣ Q J 3

♠ 10 6                    ♠ 8 7  
♥ K Q 8 7 4            ♥ J 3  
♦ A K J                    ♦ Q 9 8 7 6  
♣ 7 6 5                    ♣ 10 9 8 2

♠ A K 9 5 4  
♥ 10 6 5  
♦ 10 5  
♣ A K 4

South opened the bidding one spade, West overcalled two hearts, and North, deciding she had a good hand, cue-bid three hearts. This was enough encouragement for South to raise to game.

West started well by leading three rounds of diamonds. Declarer ruffed the third round, drew trumps in two rounds, and played three rounds of clubs, ending in hand.

A low heart toward dummy presented West with the question posed in last week's column: "Should I play high or should I play low".

Of course, West had the additional choice of "to split or not to split". When West split his honours, declarer won the ace, shrugged her shoulders, and led a second round of hearts. East was forced to play the jack and, since West's spots weren't good enough, he couldn't overtake.

Left on play, East was forced to give declarer a ruff-sluff, allowing the contact to come home. Should West have known not to split his honours? The key missing cards were the jack and ten. If declarer had those, there was nothing West could do to prevent declarer from winning two tricks in the suit.

But if partner held one of those cards declarer's nine was not going to win the first heart trick. West may have thought he should have covered "to build a trick" for the future but he didn't consider the complete holding in the suit before making his choice.

Next week, we'll look at how second hand should play when declarer leads an honour from dummy or from his own hand.

*(to be continued)*

### **Should I cover an honour with an honour?**

Everyone who plays bridge has heard the old adage "Cover an honour with an honour" but as readers of this series of articles will know there is also the seemingly contradictory adage "second hand low". It goes without saying that "always" and "never" should not be in a bridge player's vocabulary.

If you always cover an honour with an honour, you will come to grief far too often for your own liking. It is important to

understand why the opponent's honour should be covered.

Simply put, you want to cover an honour to prevent the opponent's honour from winning a trick. You also cover an honour to force the opponents to play two of their high cards on the same trick.

There is a further consideration that by having the opponents play two honours on the same trick you may build a later trick for partner or yourself. Each case has to be decided on its own merit and you must make your decision quickly about whether or not to cover, so as not to reveal information to declarer.

Here are some examples to help you see through the forest to the sunlight at the other side. First, we'll deal with an honour led from dummy.

When holding two cards above the honour led, you should play your higher card.

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

If dummy leads the jack, East should play the ace. Note that if East ducks the jack or covers with the queen, declarer can gain a trick. Going to back to our previous discussions, if dummy leads a low card, East should follow suit with the three. As long as East defends correctly, her side is entitled to two tricks in this suit.

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

When dummy leads the ten, East must play the king. Later, if dummy leads the nine, East must play the jack. Only this sequence gives the defence three tricks.

9 8 2  
K 5 3            Q 10 4  
A J 7 5

On this layout, declarer has some guessing to do. When he leads the eight or nine from dummy, you must play the queen. Later,

when he leads from dummy you must play low. Now he has to guess whether you held K-Q or Q-10 originally.

Of course there are exceptions. If the bidding indicates that partner may have a singleton or void in the suit led, most likely when this suit is trump, the above rules do not apply. Look at this example.

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

This is the trump suit. A knowledgeable declarer will lead the jack from dummy at no cost to herself. She does not intend ever to finesse, expecting the suit to break 2-1. If the suit is 3-0 behind her, she must lose a trick; if the suit is 3-0 in front, however, she can coax an unwitting defender into giving the show away.

Now, let's keep the lead in dummy but this time the defender will have only one honour. The principle in this case is to cover if the honour led is unsupported but not to cover if the honour is supported. Here are some examples.

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

East should play the king when the ten is led because it is unsupported. Declarer will lose two tricks. Note what happens if East plays low.

J 5  
9 7 3 Q 8 5 4  
A K 10 2

When the jack is led, East should play the queen because the jack is unsupported. Declarer will make three tricks only. Not covering the jack will allow declarer to make four tricks.

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

The position has changed. When dummy leads the jack(or the ten, of course), East should not cover because the honour in

dummy is supported. Covering the first honour will limit the defenders to one trick in the suit.

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

The queen is supported so when it is led from dummy East should not cover. If East covered, declarer could win all four tricks.

There is a simple principle at work here: Never cover a sequence of honours until the lowest card of the sequence is led.

One other important principle also applies: play in tempo. Good defenders think about whether or not to cover an honour before declarer leads the suit. By doing so, they can play in tempo and not give away the location of high cards by huddling over what to do.

Next week, we'll look at whether to cover an honour when it is led from declarer's hand.

*(to be continued)*

### **Should I cover declarer's honour with an honour?**

Last week we discussed how second hand should play when declarer leads an honour card from dummy. We learned that two principles applied.

First, when dummy has a sequence of honours and you hold a single honour, you should not cover until the lowest card of the sequence is led.

Second, if the honour led is unsupported you should cover when you expect to be able to promote a winner or winners in partner's hand or your own.

Do the same principles apply when declarer leads an honour card? Yes, they do since the play of any suit holding, as Richard Pavlicek noted, is symmetrical around the table. The difference, of course, is that you cannot tell whether the honour led by declarer is supported or unsupported.

What should second hand play when she holds two cards above the honour led? Let's look at some examples.

A K 8 2  
Q J 7 3        5 4  
10 9 6

When declarer leads the nine, West must cover. And West must cover every card that declarer leads. Note that declarer led the nine to lull West into a false sense of security.

A Q 2  
K J 6        5 4 3  
10 9 8 7

Declarer leads the ten. West cannot win a trick legitimately but the play of the king will conceal the holding as much as possible. If West covered the ten with the jack declarer would know that West held the king as well once the queen held the trick.

A 10 5 3  
K J 2        Q 7 6 4  
9 8

When declarer leads the nine, West should play the jack, guaranteeing a trick for the king. If declarer next leads the eight, West must play the king. This will ensure that partner's seven takes care of the fourth round of the suit.

The principle in action in the above examples is that with two cards above the honour led, second hand should play her highest card unless her second highest will promote a sure trick for her higher card.

With only one card above the honour led from declarer's hand, a different principle applies. Cover if there is a card in dummy that touches the card led; if there is no touching card in dummy do not cover. Here are some examples.

A J 4  
K 6 3        Q 9 5  
10 8 7 2

Declarer leads the ten. If West plays low so will dummy. Later, declarer will lead toward dummy again and finesse the jack.

Since there is a touching card in dummy, West should play the king. Declarer will lose two tricks in the suit. You cover the ten originally because you hope that partner holds certain cards which can be promoted: in this case, the queen and the nine.

That is why you do not cover in a similar situation when you expect partner may be short in this suit, as, for example, in the trump suit. In that case, you run the risk of "crashing" partner's honour with your own.

Q 9 6 3  
A 8 5        K 10 2  
J 7 4

When declarer leads the jack, West should play the ace since there is a touching card in dummy. This ensures three tricks on this layout.

A 7 5 3  
K 8 2        10 6 4  
Q J 9

Declarer leads the queen. West should not cover since there is no touching card in dummy. Do you remember a similar example from last week's column? This time the lead came from dummy. Remember that the principle indicated was not to cover until the lowest card of the sequence had been led. The effect here is the same.

You assume that declarer has a supporting card for the queen when it is led; therefore, it cannot help to cover. And it may cost as in this example. If you cover, declarer will win the ace, finesse the nine and score four tricks in the suit.

K 5 2  
Q 6 4        A 9 3  
J 10 8 7

When declarer leads the jack, West must not cover since there is no supporting card in dummy. The nine is a very important card in this layout. If declarer held this card, all finesses against the queen would be repeatable. This time when you don't cover you make a wish: "Partner, please hold the nine."

If the layout were slightly different, say declarer held A-J-10-8, you can see that declarer was on a fishing expedition. By applying the correct principle, don't cover unless there is a touching card in dummy, you will force this declarer to fish in another stream.

Next week, we will look at those times when second hand must ignore all the principles about "second hand low" and rise to the occasion to help the defence.

*(to be continued)*

### When to play second hand high

The play by second hand becomes more complex when we consider those occasions when second hand should break from her natural rhythm and play second high. There can be several reasons for adopting this strategy. We'll look at the most common of these in turn.

The first reason for rising to the occasion as second hand occurs when declarer is out stealing.

♠ 8 3	
♥ 10 6 4	
♦ A K Q J 8 2	
♣ A 4	
♠ A Q 9 7 4	♠ J 10 5
♥ 8 5 3	♥ A 9 7 2
♦ 9 5	♦ 10 7
♣ Q 7 2	♣ K J 10
♠ K 5 3	
♥ K Q J	
♦ 8 7	
♣ 9 8 6 5 3	

You are East. South has arrived in three notrump and West leads the seven of spades. Your ten loses to declarer's king. South crosses to dummy with a high diamond and leads a low heart.

You must play your ace immediately and return the jack of spades. How do you know to do this? First, the rule of eleven has told

you that South has only one high spade and he has played it. Second, you can count eight easy winners - six diamonds, one spade, and one club.

All this play requires is that you have paid attention at trick one and done your counting. Fly with your ace, return a spade, and partner will be very happy.

Sometimes you must play a high card to preserve an entry to partner's hand.

♠ K 6	
♥ 8 4 3 2	
♦ Q J 9 7	
♣ K 10 6	
♠ Q J 10 8 5	♠ 9 7 3
♥ K 10 5	♥ A 9
♦ 4 3	♦ 10 6 5 2
♣ Q 9 7	♣ J 8 4 2
♠ A 4 2	
♥ Q J 7 6	
♦ A K 8	
♣ A 5 3	

Again you are sitting East and South is in three notrump. West leads the queen of spades which dummy wins with the king. Declarer leads the two of hearts from dummy.

You should rise with the ace of hearts in order to clear partner's spade suit. In effect, you are retaining partner's entry to his established spades.

Note the effect if you play low on the heart. Partner will win the king and return a high spade but declarer will simply refuse the trick. West can establish the spades but will have no entry card to cash them.

The defensive principle at work here is quite simple: When partner has opened a long suit at notrump which he hopes to establish, you should endeavour to win a trick early in order to set up your partner's suit while he still has an entry.

Notice that second-hand high would have been more difficult but equally necessary if the ace and king of hearts had been switched. Holding K-9 of hearts you would



have to play the king, hoping it would hold the trick. This play presents no danger since if declarer holds the A-Q your king is doomed from the start.

Just remember - fly with a potential entry to preserve partner's entry.

A somewhat advanced situation in which second hand should play high occurs in deals like the following.

♠ A J 9 8 5	
♥ A Q 2	
♦ 7 5	
♣ Q 6 3	
♠ K 10 4	♠ Q 6 3
♥ J 10 9 7	♥ K 6 3
♦ 8 6 3	♦ J 10 9 4
♣ 10 9 5	♣ K 7 2
♠ 4 2	
♥ 8 5 4	
♦ A K Q 2	
♣ A J 9 4	

This time you are West. You lead the jack of hearts against South's three notrump. Dummy's queen loses to East's king and back comes a heart. Declarer ducks the second round, wins the third round, and returns to his hand with a diamond to lead a low spade.

Declarer's best play with this combination is to insert the eight or nine when West plays low. This caters to K-10-x or Q-10-x with West. When the eight or nine forces an honour from East, declarer can lead a second spade when he regains the lead and insert the jack. Now the suit is ready to run.

However, West should put the cat among the pigeons by playing the king. This prevents declarer from running the suit.

Should West be worried that declarer holds the queen? No, if he had held that card he would have led it, not a low spade. A corollary to the play of the king is that declarer may now play you for the queen as well.

When declarer wins the ace and returns to his hand again and leads a second low spade,

he will have a tough choice to make. Even if he guesses correctly and inserts the eight or nine, he will have to play extremely well to bring home his contract.

Next week, we'll have a quiz on second-hand play.

*(to be continued)*

### Quiz on second-hand play

Time to put all that learning to good use. What is the proper play for second hand in each of the following hands? In each case, dummy is North and declarer is South. You are sitting either West or East.

1.                   A K 10 9  
                      Q 5 4 3  
Declarer leads the jack. Should West cover?
2.                   Q J 5  
                                  K 8 6 4  
Dummy leads the queen. Should East cover?
3.                   A J 10 8  
                                  K 5 3  
Declarer leads the queen. Should West cover?
4.                   7 3 2  
                                  A 10 5  
Declarer leads the queen. Should West cover?
5.                   A J 5 3  
                                  K 6 4  
Declarer leads the ten. Should West cover?
6.                   A J 7 5  
                                  Q 8 4  
Declarer leads the ten. Should West cover?
7.                   J 7 6 5  
                                  Q 8 2  
Declarer is playing four spades. This is the trump suit. Dummy leads the jack. Should East cover?
8.                   A 6  
                                  Q 7 3  
Declarer leads the jack. Should West cover?
9.                   K 7 4  
                                  Q J 8

Dummy leads the four. Should East split her honors?

10.            9 8 7 4  
                              Q J 5

Dummy leads the nine. Should East split her honors?

Try these "at-the-table" deals.

11.            ♠ 8 5 4  
                  ♥ A Q J 2  
                  ♦ 9 8 4  
                  ♣ A 7 5  
                              ♠ 7 6 2  
                              ♥ 8 5 4  
                              ♦ A 7 5  
                              ♣ J 10 8 3

South opens one diamond and after North's one-heart response jumps to two notrump. North raises to game. Partner leads the king of spades, Declarer wins the ace and plays a small heart to dummy's jack. Dummy now leads the ten of diamonds. What should East play?

12.            ♠ A 5  
                  ♥ A J 9 8 4  
                  ♦ 8 5 3  
                  ♣ K 7 2

♠ J 10 9 7 3  
♥ K Q 2  
♦ 7 6 2  
♣ 8 4

South opens one diamond, North responds one heart, and South rebids one notrump. Rather than look for a 5-3 heart fit, North decides to raise directly to three notrump.

You lead the jack of spades, dummy plays low, and partner wins the king and returns a spade, driving out the ace. Dummy leads a small diamond and declarer inserts the ten, winning the trick. Now declarer leads the three of hearts. What should West play?

13.            ♠ A K 10 4  
                  ♥ Q J 5  
                  ♦ Q J 6 5  
                  ♣ 8 4

♠ Q 6 5  
♥ K 4 2  
♦ 8 3  
♣ Q J 7 5 3

South opens one notrump, North trots out Stayman, and South responds two hearts. North's three notrump ends the auction. You lead the five of clubs and partner produces the king, winning the trick. His return of the club deuce loses to declarer's ace.

Declarer thinks for a few moments and leads the jack of spades. Do you cover?

Stay tuned next week for the answers.

*(to be continued)*

### Answers to quiz on second-hand play

As we've learned throughout this series, second-hand play is tough. Let's see how you fared with last week's quiz.

On each of the first ten problems, dummy is North and declarer is South.

1.            A K 10 9  
                  Q 5 4 3

Declarer leads the jack. Should West cover? Of course, it would be silly for West to cover since she can gain nothing by doing so. Low and steady will win this race.

2.            Q J 5  
                  K 8 6 4

Dummy leads the queen. Should East cover? Do not cover the queen. Wait for the jack to be played and then cover. Remember: cover the last of touching honours.

3.            A J 10 8  
                  K 5 3

Declarer leads the queen. Should West cover? Since you can see that the king is lost you must hope to promote a card for partner. Cover with the king and hope that partner holds 9-x-x-x. In notrump, the nine will become a trick; in a suit contract, covering

will prevent declarer from scoring an extra trick in this suit.

4.                   7 3 2  
                  A 10 5

Declarer leads the queen. Should West cover? West should play low. If East has the king, the defence will score three tricks; if declarer has it, it can be captured later.

5.                   A J 5 3  
                  K 6 4

Declarer leads the ten. Should West cover? West should cover, hoping that, in the best of all worlds, partner holds the queen, the nine, and a small card thus developing two tricks for the defence. If the ten is allowed to ride and East wins the queen, declarer can later finesse against the jack, capturing the king.

6.                   A J 7 5  
                  Q 8 4

Declarer leads the ten. Should West cover? This is a difficult problem. If partner holds the king, you should cover; if declarer holds the king, you should play low. Rely on the bidding or previous play to guide you.

7.                   J 7 6 5

                  Q 8 2

Declarer is playing four spades. This is the trump suit. Dummy leads the jack. Should East cover? Covering cannot help partner; therefore, you must play low. Declarer will hold four or five trumps, leaving partner with one or two. If that singleton is an honour, the king for example, you will have committed an egregious error by covering.

8.                   A 6

                  Q 7 3

Declarer leads the jack. Should West cover? If East has the king, she will score it if declarer plays low from dummy. Since covering cannot help, play low. Declarer may be on a fishing expedition with K-J-10-x-x.

9.                   K 7 4  
                  Q J 8

Dummy leads the four. Should East split her honors? In order to ensure a trick in this suit whenever possible, East should split her honors. Declarer may hold A-10-x in the suit and may be intending to insert the ten.

10.                  9 8 7 4

                  Q J 5

Dummy leads the nine. Should East split her honors? With no higher honour in dummy, East should not be afraid of this holding. Simply play low. If declarer holds A-K-10, he was always entitled to three tricks in the suit; if partner holds one of those three cards that will fill in your holding quite nicely.

Try these "at-the-table" deals.

11.                  ♠ 8 5 4  
                  ♥ A Q J 2  
                  ♦ 9 8 4  
                  ♣ A 7 5

♠ K Q J 9 3                  ♠ 7 6 2  
♥ 9 6 3                      ♥ 8 5 4  
♦ 10 2                       ♦ A 7 5  
♣ 9 4 2                      ♣ J 10 8 3

♠ A 10  
♥ K 10 7  
♦ K Q J 6 3  
♣ K Q 6

South opens one diamond and after North's one-heart response jumps to two notrump. North raises to game. Partner leads the king of spades, Declarer wins the ace and plays a small heart to dummy's jack. Dummy now leads the ten of diamonds. What should East play?

West's lead marks him with at least K-Q-10 of spades. His suit is ready to run. You must fly with the ace, denying declarer his ninth trick, and return a spade. Partner will be pleased.

12.      ♠ A 5  
           ♡ A J 9 8 4  
           ♦ 8 5 3  
           ♣ K 7 2

♠ J 10 9 7 3	♠ K 8 4
♡ K Q 2	♡ 10 7 5
♦ 7 6 2	♦ K 9 4
♣ 8 4	♣ Q J 10 3

♠ Q 6 2  
 ♡ 6 3  
 ♦ A Q J 10  
 ♣ A 9 6 5

South opens one diamond, North responds one heart, and South rebids one notrump. Rather than look for a 5-3 heart fit, North decides to raise directly to three notrump.

You lead the jack of spades, dummy plays low, and partner wins the king and returns a spade, driving out the ace. Dummy leads a small diamond and declarer inserts the ten, winning the trick. Now declarer leads the three of hearts. What should West play?

This represents one of the most difficult second-hand plays for West. He must play low without hesitation. If declarer holds the ten, West's play will not cost anything; if partner holds the ten, however, declarer is most likely to insert the eight or nine. East will gain the lead and establish the spades while West still has a heart entry.

Learn to recognize this situation and to react appropriately.

13.      ♠ A K 10 4  
           ♡ Q J 5  
           ♦ Q J 6 5  
           ♣ 8 4

♠ Q 6 5	♠ 8 7 2
♡ K 4 2	♡ 9 7 3
♦ 8 3	♦ 7 4 2
♣ Q J 7 5 3	♣ K 10 9 2

♠ J 9 3  
 ♡ A 10 8 6  
 ♦ A K 10 9  
 ♣ A 6

South opens one notrump, North trots out Stayman, and South responds two hearts. North's three notrump ends the auction. You lead the five of clubs and partner produces the king, winning the trick. His return of the club deuce loses to declarer's ace. Declarer thinks for a few moments and leads the jack of spades. Do you cover?

A little counting is required. Partner's play of the king of clubs leaves declarer with the rest of the high cards. That gives him two spades, four diamonds, one heart and one club. Covering the jack of spades will allow him to score three spade tricks, enough for game. You must play low as your only chance. If declarer finesses, so be it. But he may think his best chance is to take the heart finesse. That will please you.

And, remember, you must have done this thinking before declarer leads the jack of spades. As soon as dummy appears, while you're thinking about that club suit, you must be prepared to make decisions about you will do when declarer leads a spade or a heart toward dummy.

Back to the play. Declarer may cash all his diamond winners, ending in dummy, before taking the heart finesse. In that case you will have to have nerves of steel and blank your king of hearts in order to keep enough winners to defeat the contract. But I have confidence in you. I know you would be up for the challenge.