

♠ 4 3

♥ K J 8 6 5

♦ A 9 6

♣ A 5 4

♠ A Q

♥ A Q 10 9 4 3

♦ K 5 4 2

♣ 7

After you open 1♥ and partner responds 2NT, Jacoby, you show your singleton club and partner bids 3♦. You bid 4NT, Roman Keycard Blackwood and land in 6♥.

The opening lead is the ♣Q.

Hearts are 1-1. Plan the play.

You have a certain diamond loser and a possible spade loser. When dealing with losers in two suits, it is almost always right to start with the longer combined suit providing the suit is evenly divided. Given that your diamonds are 4-3, you may be able to develop an extra diamond trick if their diamonds are 3-3. That extra diamond winner can be used to discard a spade from dummy, avoiding the spade finesse.

Win the ♣A, ruff a club high, cross to a trump, ruff dummy's last club and play the ♦A and a low diamond. If East follows with the *lowest* outstanding diamond, play low ducking the trick to West. If West started with a doubleton diamond he will have no safe exit and no spade finesse will be necessary. If West has a diamond exit and the diamonds are 4-2, you will need the spade finesse.

If East doesn't play the lowest missing diamond, win the ♦K and exit a diamond, hoping they are 3-3 (36%). If you get lucky, you will be able to discard a spade from dummy on your fourth diamond. However if diamonds are 4-2 (48%), close your eyes and take the spade finesse. Sometimes finesses work. You have a 68% chance of landing the contract by giving yourself two chances.

The normal way to play this combination is to duck a diamond and then play the ♦AK, which allows you to retain control of the suit when it breaks 4-2. However, you can't afford to do that here. If you duck a diamond and East wins and returns a spade, you have more or less painted yourself into a corner. You still don't know whether the diamonds break 3-3 or whether to take the spade finesse. Why put yourself in such a predicament? You must discover how the diamonds break immediately, before East can play a spade through you.

The full deal:

♠ 4 3

♥ K J 8 6 5

♦ A 9 6

♣ A 5 4

♠ K 8 7 6

♥ 2

♦ J 8

♣ Q J 8 6 3 2

♠ J 10 9 5 2

♥ 7

♦ Q 10 7 3

♣ K 10 9

♠ A Q

♥ A Q 10 9 4 3

♦ K 5 4 2

♣ 7