

## Card Combinations by Ed Rawlinson

After beginning bridge players learn how to finesse, the first rule they learn about card combinations concerns when to finesse (“eight ever, nine never”). Like many rules of thumb, this one is a generalization rather than an absolute. There are refinements. There are exceptions. Consider:

A. AKJxx	B. AKJ10xx	C. AKJ10x	D. AJxxx
xxx	xx	xxx	K10x

(Note: In these and other examples, the recommended line of play assumes sufficient transportation between the hands). Example A illustrates a basic refinement. Cash the Ace first, then return to South and finesse the queen. This protects against a singleton queen offside. In example B, the correct play is **not** to cash the Ace first, but to finesse twice. This would lose to the singleton queen, but works for four small singleton possibilities in East. If you cash the Ace first, you can’t pick up queen-fourth with West. In example C, cash the Ace first and return to South twice to finesse. In D, you can finesse in either direction after cashing a high card first. The choice may be influenced by the bidding, the lead, the need to keep one defender off-lead, table feel, or your personal crystal ball.

All of the above examples involve the “eight ever” principle (finessing for the queen when holding an 8-card fit). There are hundreds of other card combinations for which the best play could be learned. My 1976 edition of The Official Encyclopedia of Bridge lists 656 such combinations. This tutorial will certainly not discuss or list all of them. It will list several of the more common situations and will discuss factors which might cause you to go against the odds.

**Consider the bidding.** The “nine never” rule recommends playing for the drop when missing the queen in a 9-card fit (Example E):

E. AJxx	A typical exception occurs when South has these cards after West
K10xxx	has preempted 3D. With this bidding the correct play would be to
	play West for shortage (cash the Ace and finesse the 10).

F. AJ10xxx	In general, the recommended play with this holding is to finesse twice.
xxx	However, suppose you have:

♠-xxxx
♥-xxxx
♦-AKx
♣-xx
♠-xx
♥-AJ109x
♦-xx
♣-KQJx

S	W	N	E	West leads the Q♠. East cashes the AK of spades
1♥	1N*	2♥	P	and shifts to the ♣8. West wins the A and shifts to
All pass				the ♦Q. Although you know the mathematically
*15-17				correct play is to finesse twice, the bidding tells you
				that West has all the missing honor cards, and your best chance is to
				hope for KQ doubleton and play the Ace on the first heart lead. If the
				bidding had been
S	W	N	E	you would finesse twice in hearts.
1♥	P	3♣*	P	
3♥	All Pass			
*7-10 hcp,	4♥			

### Protect against bad splits.

- G. AQ10xx  
Kxx  
No side entry to South  
Cash an honor in North hand, then King. This protects against Jxxx in West. If you cash King first then Ace, you can't get back to South to finesse the 10.
- H. AQ9xx  
K10xx  
Lead to honor in North hand. This reveals a 4-0 split and allows you to finesse either way.
- I. AQ9xxx  
K8x  
South has side entry.  
Cash King first. There are only 4 trumps out. If East has J10xx, you have an unavoidable loser. However, if West has them, you can lead to the AQ9 twice and pick up the whole suit. If you begin by cashing the Ace first, you can't recover.

### Principle of Restricted Choice

- J. AK10xxx  
xxx  
Cash the Ace. If East follows with the Q or J, treat this as a singleton and return to South to finesse the 10. The principle gets its name from the fact that, when East has a singleton Jack or Queen, he must play it (he has a restricted choice). When he has doubleton QJ, he chooses which to play. Mathematicians have sworn that the odds of a legitimate singleton Q or singleton J are greater than the whimsy of one or the other from QJ doubleton. Other examples of restricted choice:
- K. A10xxx  
K9xx  
Lead to the Ace. If West plays an honor, finesse the 9. OR  
Lead to the King. If East plays an honor, finesse the 10.
- The principle would apply in examples J and K when you have an 8-card fit rather than a 9-card fit. The principle applies whenever you are missing touching honors.
- L. AKQ9  
xxx  
Cash the AK. If East plays an honor on the second round, return to South and finesse the 9.

### Consider the scoring (IMPs vs. matchpoints).

In IMPs making a game or slam contract is critical. You should give up overtricks if doing so increases the chances of making your contract. In matchpoints, overtricks are important.

- M. AKQ109  
xx  
The correct play for the most tricks is to cash the AKQ. However, suppose that you have no side entries to North and you **must** get 4 tricks in this suit to make the contract. Then you should finesse the 10 on the first round.
- N. A10xxxx  
K9x  
The correct play for **six** tricks is the same as example K above. However, the correct play to guarantee **five** is to play low to the 9 or 10. This protects against 4-0 splits.

A source such as The Official Encyclopedia of Bridge will show the correct play for the maximum number of tricks and also the correct safety play for a lesser number.

### Other card combinations (for maximum number of tricks).

- O. AK10x  
Qx  
Cash Q. Finesse the 10.
- P. AK10xx  
Qx  
Cash Q-A-K.

Q. A10xxx Kxx	Cash K. Finesse the 10.
R. AK109 xxxx	Finesse the 10.
S. KQJ9 xx	Lead to K. Then finesse the 9.
T. KQ9x Jx	Lead to J. Then finesse the 9.
U. KQJ98 xx	Lead <u>to</u> the K. Then lead <u>to</u> the Q.
V. KQxxx J9	Finesse the 9.
W. KQxx Jxx	Lead <u>to</u> the K. Then lead <u>to</u> the Q.
X. KQ9xx Jxx	Lead to K, then to J.
Y. AQ9 xx	Finesse the 9, then the Q. (When two tricks are needed)
Z. AQ109xx x	Finesse the Q. Then play A.
AA. A10x Qxx	Low to Q. Then finesse 10.
BB. AQ98 xxx	Finesse the 9, then the 8.
CC. AQxx 10xx	Low to A; then (unless East plays J) low to Q
DD. Qxxx A109	Lead to the 10, then to the 9.
EE. AQxxxx 10x	Cash A; then lead to Q.
FF. Qxxxxx A10	For 5 tricks, lead to the 10. For 4 tricks, cash A and lead to Q.
GG. A9xxx Q108	Lead the Q; then run the 10.
HH. A9xxx Q10x	Lead to 10. If it loses to J, run the Q.
II. Axxxx Q109	Run the Q, then the 10.
JJ. Q109xx Axx	Cash A; low to 10.
KK. A109xx Qxxx	Cash A; low to Q.
LL. KQ109 xx	Finesse the 10.
MM. KQ98 xx	Finesse the 9; then the 8.

NN. KQxx 10x	Low to the 10. Then lead to K. If it wins, play low from Q
OO. KQxxxxx ---	Duck one round. Then lead K.
PP. AJxxxx 10x	Low to 10; then finesse J OR run 10, then low to J.
QQ. AJ8x 10xxx	Run the 10; then finesse J. If 10 is covered, then finesse 8.
RR. AQ10xxx xx	Finesse the 10, then the Q.
SS. Kxxx Jxx	Lead to one honor, then the other. If you believe that one opponent is short in this suit, lead to the honor behind that opponent.

**Defensive card combinations.**

TT. Q109 Kxx Suit contract	West leads the 3. Declarer plays the 9. You should always play low. Declarer must have the Ace, since you would have divorced/shot any partner who would underlead an Ace at a suit contract (opening lead). If declarer has Ax(xx), playing the King will give him 3 tricks in the suit. Playing low will leave him with only 2 tricks.
SS. J9x Qxxx	Partner leads fourth best against 3NT. Declarer plays the 9. It rarely pays to play the Q (only when partner has lead from AKxx). Instead, encourage partner. What you hope is that declarer has Kx. Then, when the defense regains the lead, partner's A will drop declarer's K, and you can cash two more tricks. If declarer started with Ax, he will get 2 tricks (the 9 and the A). If you played the Q, he would get 2 tricks (the A and later the J). So playing the Q gains nothing. Withholding the Q wins when declarer started with Kx. This play is for defense against NT, not suit contracts. In suit contracts, your partner should not be underleading an ace.