



# Planning the Play in No-Trump Contracts

**Deciding when to hold up a stopper, and how long to hold up for.**

**Which suit or suits to establish, and how to establish them.**

**The concept of safe and danger hands for helping you decide how to play.**



An Online Workshop  
run by  
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**Board: 1**

♠ 763  
 ♥ Q5  
 ♦ KQJT94  
 ♣ 74

3NT by South  
 Lead: ♣ K



♠ AK5  
 ♥ AJ63  
 ♦ 853  
 ♣ A86

**Board: 2**

♠ 74  
 ♥ AQJ75  
 ♦ KJ9  
 ♣ K85

3NT by South  
 Lead: ♠ K



♠ A863  
 ♥ K6  
 ♦ QT86  
 ♣ A97

**Board: 3**

♠ 62  
 ♥ Q65  
 ♦ KQJT83  
 ♣ A3

3NT by South  
 Lead: ♠ K



♠ AT94  
 ♥ AKJ2  
 ♦ 92  
 ♣ 874

**Board: 4**

♠ Q5  
 ♥ J53  
 ♦ AQJT9  
 ♣ Q63

6NT by South  
 Lead: ♠ J



♠ A6  
 ♥ AKQ6  
 ♦ 7532  
 ♣ AKJ

**Board 1**

You are the Declarer in 3NT.  
 When do you win your Ace of Clubs?  
 When do you play the Diamonds?  
 Do you finesse the Hearts?

**Board 2**

You are in 3NT. West overcalled 1♠.  
 When do you win the Ace of Spades?  
 How many definite & immediate tricks do you have?  
 When do you play the Diamonds?

**Board 3**

You are in 3NT. West overcalled 1♠.  
 When do you win the Ace of Spades?  
 How many definite & immediate tricks do you have?  
 When do you play the Diamonds?

**Board 4**

You are the Declarer in 6NT.  
 Do you play the ♠Q at trick one?  
 If you play the ♠Q and it gets covered with the ♠K, do you win your ♠A at trick one?  
 Do you finesse the Diamonds?

**Board: 5**

♠ AKQJ  
 ♥ AKQ  
 ♦ 5432  
 ♣ A2

7NT by South  
 Lead: ♥ J



♠ 432  
 ♥ 432  
 ♦ AKQT  
 ♣ KJ3

**Board: 6**

♠ 32  
 ♥ QJ42  
 ♦ AKQ6  
 ♣ KJ4

6NT by South  
 Lead: ♥ T



♠ KQJ  
 ♥ AK3  
 ♦ 5432  
 ♣ A32

**Board: 7**

♠ 32  
 ♥ A32  
 ♦ 543  
 ♣ AQJT9

3NT by South  
 Lead: ♠ K



♠ A4  
 ♥ K54  
 ♦ AKQ98  
 ♣ 432

**Board: 8**

♠ 863  
 ♥ A43  
 ♦ QT9  
 ♣ AKJT

3NT by South  
 Lead: ♥ K



♠ AKJT  
 ♥ 652  
 ♦ AKJ  
 ♣ 862

**Board 5**

You are the Declarer in 7NT!  
 How many definite and immediate tricks do you have?

How do you play the Diamonds?

When do you play the Diamonds?

Do you need to finesse the Clubs?

When do you play the Clubs?

**Board 6**

You are the Declarer in 6NT!  
 How many definite and immediate tricks do you have?

How do you play the Diamonds?

When do you play the Diamonds?

Do you need to finesse the Clubs?

When do you play the Clubs?

**Board 7**

You are the Declarer in 3NT.  
 When do you play the Ace of Spades?  
 How many definite and immediate tricks do you have?

How do you play the Diamonds?

When do you play the Diamonds?

Do you need to finesse the Clubs?

When do you play the Clubs?

**Board 8**

You are the Declarer in 3NT.  
 When do you play the Ace of Spades?  
 How many definite and immediate tricks do you have?

How do you play the Spades?

When do you play the Spades?

Do you need to finesse the Clubs?

When do you play the Clubs?

Are you worried about either opponent gaining the lead?

**Board: 9**

♠ 942  
 ♥ K7  
 ♦ AKJT9  
 ♣ 732

3NT by South  
 Lead: ♠ 7



♠ AKJ  
 ♥ 432  
 ♦ 32  
 ♣ AKJT9

**Board: 10**

♠ K42  
 ♥ 42  
 ♦ KQT5  
 ♣ KT73

3NT by South  
 Lead: ♠ Q



♠ A63  
 ♥ K3  
 ♦ AJ7  
 ♣ A9864

**Board: 11**

♠ KQ2  
 ♥ 432  
 ♦ AKQ3  
 ♣ 543

3NT by South  
 Lead: ♠ 5



♠ AT9  
 ♥ KJ  
 ♦ JT9  
 ♣ AKT98

**Board: 12**

♠ 73  
 ♥ AQJT  
 ♦ 852  
 ♣ AKJT

3NT by South  
 Lead: ♠ K



♠ AT5  
 ♥ 753  
 ♦ AKJT  
 ♣ 852

**Board 9**

You are the Declarer in 3NT.  
 How many definite and immediate tricks do you have?  
 How do you play the Diamonds?  
 When do you play the Diamonds?  
 How do you play the Clubs?  
 When do you play the Clubs?  
 Are you worried about either opponent gaining the lead?

**Board 10**

You are in 3NT. West pre-empted 3♥.  
 How many definite and immediate tricks do you have?  
 How do you play the Clubs?  
 When do you play the Clubs?  
 Are you worried about either opponent gaining the lead?

**Board 11**

You are the Declarer in 3NT.  
 How many definite and immediate tricks do you have?  
 How do you play the Clubs?  
 When do you play the Clubs?  
 Are you worried about either opponent gaining the lead?

**Board 12**

You are in 3NT. West opened 2♠ - Weak Two.  
 When do you play the Ace of Spades?  
 How many definite and immediate tricks do you have?  
 How do you play the Diamonds?  
 When do you play the Diamonds?  
 How do you play the Clubs?  
 When do you play the Clubs?  
 Are you worried about either opponent gaining the lead?

**Board: 13**

♠ Q87  
♥ A32  
♦ AT2  
♣ K972

3NT by South  
Lead: ♥ K




♠ AK2  
♥ 54  
♦ KJ3  
♣ AT654

**Board 13**

You are the Declarer in 3NT.  
When do you play the Ace of Hearts?  
How many definite and immediate tricks do you have?  
How do you play the Diamonds?  
When do you play the Diamonds?  
How do you play the Clubs?  
When do you play the Clubs?  
Are you worried about either opponent gaining the lead?


**Board: 1**

♠ 763		♠ Q82
♥ Q5		♥ T98742
♦ KQJT94		♦ A
♣ 74		♣ T53
♠ JT94		♠ Q82
♥ K		♥ T98742
♦ 762		♦ A
♣ KQJ92		♣ T53
♠ AK5		
♥ AJ63		
♦ 853		
♣ A86		

<i>W</i>	<i>N</i>	<i>E</i>	<i>S</i>
--	--	--	1NT
P	3NT	//	

West leads the King of Clubs against 3NT by South. To give yourself a chance to make this, you need to **duck** the Ace of Clubs twice. You need to play Diamonds, to lose the Ace, since you need all those Diamond tricks. By holding the ♣A up until the third round, East has no Clubs to return.


**Board: 3**

♠ 62		♠ 87
♥ Q65		♥ T843
♦ KQJT83		♦ A54
♣ A3		♣ J965
♠ KQJ53		♠ 87
♥ 97		♥ T843
♦ 76		♦ A54
♣ KQT2		♣ J965
♠ AT94		
♥ AKJ2		
♦ 92		
♣ 874		

<i>W</i>	<i>N</i>	<i>E</i>	<i>S</i>
--	--	--	1♣
1♠	2♦	P	2NT
P	3NT	//	

West leads the ♠K against 3NT. You can work out the West has five Spades, and East only has two (like the previous hand). However, there are two other small issues. Firstly, you have a second Spade stopper (the ♠T will be a winner). You don't need to hold up a stopper if you have a second stopper. Secondly, you do not want the defence to switch to Clubs. Win trick one and lead Diamonds.

**Board: 2**

♠ 74		♠ 92
♥ AQJ75		♥ 983
♦ KJ9		♦ A7432
♣ K85		♣ JT2
♠ KQJT5		♠ 92
♥ T42		♥ 983
♦ 5		♦ A7432
♣ Q643		♣ JT2
♠ A863		
♥ K6		
♦ QT86		
♣ A97		

<i>W</i>	<i>N</i>	<i>E</i>	<i>S</i>
--	--	--	1♦
1♠	2♥	P	2NT
P	3NT	//	

West leads the ♠K against 3NT. The theory of "holding up" and Ace is to hold up until one hand has run out of that suit. West has shown five Spades. East only has two. Win the **second Spade**. You only have 8 tricks (1♠, 5♥, 2♣) without the Diamonds, so lead Diamonds and hope that West doesn't have the ♦A. You can make 11 tricks if you only hold up once.

**Board: 4**

♠ Q5		♠ K742
♥ J53		♥ 9874
♦ AQJT9		♦ 6
♣ Q63		♣ T754
♠ JT983		♠ A6
♥ T2		♥ AKQ6
♦ K84		♦ 7532
♣ 982		♣ AKJ

<i>W</i>	<i>N</i>	<i>E</i>	<i>S</i>
--	--	--	2NT
P	6NT	//	

You should try the ♠Q at trick one, and when East plays the King, you should win the Ace. You can't afford to lose the lead, so there is no point holding up the Ace. You need the Diamond finesse, so take it right away and repeat it until you catch the King.

**Board: 5**

♠ AKQJ  
♥ AKQ  
♦ 5432  
♣ A2

♠ 87  
♥ JT965  
♦ J987  
♣ T7

♠ T965  
♥ 87  
♦ 6  
♣ Q98654

♠ 432  
♥ 432  
♦ AKQT  
♣ KJ3

<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
--	--	--	1♦
P	1♠	P	1NT
P	7NT	//	

West leads the ♥J against 7NT.

You have 12 immediate 'top' tricks (4♠, 3♥, 3♦, 2♣). There are two possible chances for a 13<sup>th</sup> trick: the ♦T or the ♣J.

You should try the longer suit first. Play the ♦AKQ of Diamonds, looking for the Jack to drop. If the ♦T wins, that is 13 tricks, and you don't need to finesse the Club. If the ♦T is not a winner, you must finesse the Club.

**Board: 6**

♠ 32  
♥ QJ42  
♦ AKQ6  
♣ KJ4

♠ 864  
♥ T9876  
♦ 8  
♣ QT96

♠ AT975  
♥ 5  
♦ JT97  
♣ 875

♠ KQJ  
♥ AK3  
♦ 5432  
♣ A32

<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
--	--	--	1NT
P	4NT	P	6NT
//			4NT: Quantitative

West leads the ♥T against 6NT. You have 9 top tricks (4♥, 3♦, 2♣). You will need the additional Spade tricks to make your Slam, so you must play Spades immediately. Once you have two Spade tricks, you are up to 11, and need to test Diamonds or finesse Clubs to find your 12<sup>th</sup>.

**Board: 7**

♠ 32  
♥ A32  
♦ 543  
♣ AQJT9

♠ KQJ876  
♥ 97  
♦ 7  
♣ K875

♠ T95  
♥ QJT86  
♦ JT62  
♣ 6

♠ A4  
♥ K54  
♦ AKQ98  
♣ 432

<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
--	--	--	1NT
P	3NT	//	

West leads the ♠K against your 3NT.

You could try holding the ♠A up once, hoping that the defenders switch, but they continue playing Spades. You can't afford to lose the lead since either defender returning more Spades will defeat you. You have 7 top tricks (1♠, 2♥, 3♦ and 1♣) you should test Diamonds first play the ♦AK seeing how they split. You might get 2 extra Diamond tricks to make your game. If Diamonds don't break nicely, you must finesse the Clubs (repeatedly) hoping that the King is with West.

**Board: 8**

♠ 863  
♥ A43  
♦ QT9  
♣ AKJT

♠ Q4	♠ 9752
♥ KQJT98	♥ 7
♦ 764	♦ 8532
♣ 43	♣ Q975

♠ AKJT  
♥ 652  
♦ AKJ  
♣ 862

<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
--	--	--	1NT
P	3NT	//	

West leads the ♥K against your 3NT. You should hold up the Ace once or twice. You know that East is out of Hearts, East is the **Safe Hand**. West is the Danger Hand. You need either the Spade or Club finesse. You should finesse the Clubs, since if you lose, you will be losing a trick into the Safe hand. Even though the Club finesse loses, you establish an extra Club trick and make your game. You get a bonus by not finessing the Spade, since the Queen drops!

**Board: 9**

♠ 942  
♥ K7  
♦ AKJT9  
♣ 732

♠ QT873	♠ 65
♥ JT6	♥ AQ985
♦ 865	♦ Q74
♣ Q4	♣ 865

♠ AKJ  
♥ 432  
♦ 32  
♣ AKJT9

<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
--	--	--	1NT
P	3NT	//	

West leads a low Spade against your 3NT. The Spades are fine, the Heart suit is the worrying suit. The King of Hearts is a stopper if East is on lead, since Dummy will be playing last, and the King will be a trick. If West is on lead, a Heart lead might defeat you. You should finesse the Diamonds, into the **Safe hand**.

**Board: 10**

♠ K42  
♥ 42  
♦ KQT5  
♣ KT73

♠ QJT985	♠ 7
♥ AQ96	♥ JT875
♦ 62	♦ 9843
♣ J	♣ Q52

♠ A63  
♥ K3  
♦ AJ7  
♣ A9864

<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
--	--	--	1NT
2♣*	3NT	//	2♣: Landy.

West uses a 2♣ – Landy – overcall to show 5+4+ with the Majors. West leads the ♠Q against your 3NT. You have two Spade stoppers, so there is no need to hold up the first time. You have the same dubious Heart stopper as the previous hand, the King is stopper against West, but not East. You can play the Clubs carefully to keep East off lead. Play the ♣K and then a low Club, and cover whatever East plays. Even if West wins a trick, your ♥K will be a stopper and you can make your game.



**Board: 11**

♠ KQ2  
♥ 432  
♦ AKQ3  
♣ 543

♠ J75                      ♠ 8643  
♥ AQT9875                ♥ 6  
♦ 74                         ♦ 8652  
♣ J                         ♣ Q762

♠ AT9  
♥ KJ  
♦ JT9  
♣ AKT98

<i>W</i>	<i>N</i>	<i>E</i>	<i>S</i>
--	--	--	1NT
3♥	X	P	3NT
//			

West show long Hearts, but then leads a Spade against your 3NT.

You have 9 easy tricks (3♠, 4♦, 2♣) and can safely establish an extra trick or two from the Clubs. Your King of Hearts is a stopper against West, the **Safe Hand**, but not East. You can finesse Clubs into West, possibly playing the Ace first, and even if it loses, West can't attack Hearts without giving you a trick.

**Board: 12**

♠ 73  
♥ AQJT  
♦ 852  
♣ AKJT

♠ KQJ864                      ♠ 92  
♥ 64                             ♥ K982  
♦ Q93                         ♦ 764  
♣ 64                             ♣ Q973

♠ AT5  
♥ 753  
♦ AKJT  
♣ 852

<i>W</i>	<i>N</i>	<i>E</i>	<i>S</i>
--	--	--	1♦
2♠	X	P	2NT
P	3NT	//	

West leads the ♠K against your 3NT (and has shown six-Spades in the bidding).

You should duck one time, since East is known to have only two Spades. You should then finesse Clubs into East (the safe hand) and never finesse Diamonds.

**Board: 13**

♠ Q87  
♥ A32  
♦ AT2  
♣ K972

♠ 6                              ♠ JT9543  
♥ KQJT9                      ♥ 876  
♦ Q764                        ♦ 985  
♣ Q83                         ♣ J

♠ AK2  
♥ 54  
♦ KJ3  
♣ AT654

<i>W</i>	<i>N</i>	<i>E</i>	<i>S</i>
--	--	--	1NT
P	3NT	//	

West leads the ♥K against your 3NT.

You should hold up twice, hoping that West has five Hearts and the East will be out of Hearts.

West has more Hearts to win, so is the danger hand.

You should play Clubs carefully to prevent West from getting the lead. Play the Ace first, and when you lead a second card, beat whichever card West plays. Even if you concede a cheap trick to East, they have no Hearts to play back.