

11 ♠ 7 ♥ K Q 9 3 ♦ Q 9 8 2 ♣ K J 6 4
N
W                  E
S
16 ♠ A K T ♥ 6 5 4 ♦ K 4 ♣ A Q T 9 5

West leads 4♠ against 3NT, East puts J♠.

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We take the lead with the king. If W has the A♥, we can easily take two ♥ tricks, as defenders won't have time to get to the spades. However, if ace is with E, playing hearts on the second trick will doom the contract. Note, that W is now our 'safe' opponent, as we have double spade stopper against him. Therefore, we should play the diamond from dummy before trying the hearts. If K♦ falls to W's ace, we can simply take the next trick and play K♥. Now A♥ being with E is not a threat anymore. There is still danger that E has JTxxx♦ together with A♥ and W will return a diamond after winning with A♦, but the chances that this is not the case are much better than simply hoping for A♥ to be with W.

The complete hand:

11 ♠ 7 ♥ K Q 9 3 ♦ Q 9 8 2 ♣ K J 6 4
N
6 ♠ Q 9 6 4 2 ♥ T 8 7 ♦ A T 6 ♣ 7 3    W                  E    7 ♠ J 8 5 3 ♥ A J 2 ♦ J 7 5 3 ♣ 8 2
S
16 ♠ A K T ♥ 6 5 4 ♦ K 4 ♣ A Q T 9 5