

Deal 1

North Deals

None Vul

♠ 8 2
♥ J T 9
♦ A J 7 2
♣ Q T 9 8

16
8 3
13

♠ K 6 5 3

♥ A 7 4

♦ Q 8 3

♣ A K 4

	N	
W		E
	S	

♠ J T 9 7
♥ Q 6 5 2
♦ T 6 4
♣ 7 5

♠ A Q 4
♥ K 8 3
♦ K 9 5
♣ J 6 3 2

West	North	East	South
	1NT	Pass	3NT

All Pass

3NT by South

Baker SecondHand 1

You are West. The bidding has been as shown.

Partner led the ♠J, won by dummy's ♠Q. The ♦5 is now played from dummy. What do you play?

When you have made your choice

Considering that North opened 1NT, he must have the ♦Q for this play to make sense.

So if you put on your ♦A, North will have TWO ♦ winners established. If instead you play low, then North cannot get a second ♦ trick and will have to look elsewhere for his ninth trick. As you can see, he is not going to be able to find it.

Deal 2

East Deals

N-S Vul

♠ A 6
♥ K 9 3
♦ A Q J 7 4
♣ K Q 7

5
19 14
2

♠ 9 7 5 3

♥ Q

♦ K T 5 2

♣ 8 6 5 4

	N	
W		E
	S	

♠ T 4
♥ J T 5 4
♦ 9 6 3
♣ J T 9 3

West	North	East	South
3♦	Pass	3♥	Pass
3NT	Pass	4♥	Pass
4NT	Pass	5♥	Pass
6♥	Pass		

6♥ by West

Baker SecondHand 2

You are South. The bidding has been as shown.

Your lead of the ♣J was won by East with the ♣A. East then played the ♥2 and you must decide whether to split your honors.

When you have made your choice

East's bidding showed at least 5 ♥s, so assuming he holds both the ♥A Q, it would be silly for him to finesse the ♥9 on the first trump play.

As it turns out, when you play low East calls for dummy's ♥K, North's ♥Q falls and you now have 2 trump tricks. If you had played the ♥T you would have tossed away the setting trick.

Deal 3

South Deals

None Vul

♠ J T 6 4

♥ K

♦ 7 6 4 2

♣ K Q 7 5

7
9 8
16

♠ K 7
♥ J 8 6 3 2
♦ K 5 3
♣ T 4 2

N
W E
S

♠ Q 9 8 3 2
♥ Q 4
♦ T 9 8
♣ A 9 3

♠ A 5
♥ A T 9 7 5
♦ A Q J
♣ J 8 6

West North East South
Pass 4♥ All Pass 1♥

4♥ by North

you glad you didn't cover?

Baker SecondHand 3

You are East. The bidding has been as shown.

Partner led the ♣K, and you played the ♣9 to encourage him. He continued with the ♣Q, then a small card to your ♣A. You then exit with the ♦T, taken by dummy's ♦K.

Declarer then calls for the ♥J. Do you cover with your ♥Q or not?

When you have made your choice

North has 5 ♥s and South must have at least 5. The reason you cover an Honor is that you hope to establish a lower card in either your hand or partner's hand. But your partner has one ♥ at the most so there is no hope of establishment.

Now that you have looked at the hands aren't

Deal 4

West Deals

Both Vul

♠ Q 9 7 4 2
♥ 9 4
♦ A K Q J
♣ A K

5
19 7
9

♠ K J 3
♥ J T 8 5
♦ T 6
♣ 9 7 6 4

N		
W		E
S		

♠ A T 5
♥ Q 6 3
♦ 8 7 4 2
♣ J 8 5

♠ 8 6
♥ A K 7 2
♦ 9 5 3
♣ Q T 3 2

West	North	East	South
1 ♠	Pass	2 ♠	Pass
4 ♠	All Pass		

4 ♠ by West

Baker SecondHand 4

You are North. The bidding has been as shown.

You lead the ♥J, covered by dummy's ♥Q and won by South's ♥K. South wins the ♥A at the second trick and continues with a small ♥ruffed by West.

West then plays the ♠4 from his hand. Do you play low? or play the ♠J to force dummy's ♠A?

When you have made your choice

If West decides to finesse the ♠T then you will still win the one ♠ trick which you are entitled to win.

However, with West holding the ♠Q it would be very logical for him to go up with the ♠A then lead back toward his ♠Q, playing South for the ♠K. If he plays this way you will get two tricks and defeat the contract.

Deal 5

North Deals

N-S Vul

♠ Q J 6 2
♥ 6 5 3
♦ 9 7 2
♣ 5 4 3

20
3 3
14

♠ A T 8
♥ K Q 4
♦ A K T
♣ A 9 8 2

N
W E
S

♠ 9 5 3
♥ 9 8 7 2
♦ 8 6 5 3
♣ K 6

♠ K 7 4
♥ A J T
♦ Q J 4
♣ Q J T 7

West	North	East	South
	2NT	Pass	6NT

All Pass

6NT by South

Honor.

Since East will definitely win his King, you need to take one trick yourself, and the best way to do that is to split your Honors to establish one ♠ winner.

North has no defense to this, but if you had played low he would have played the ♠T and made the slam.

Baker SecondHand 5

You are West. The bidding has been as shown.

Partner led the ♥9, taken by dummy's ♥T. The ♠4 is then played from dummy. Do you play low? or split your honors?

When you have made your choice

You should always make a point count check as soon as you see dummy. North's 2NT promises 20 or 21 points, South has 14 and you have 3; total = 37 or 38. Therefore East must have either 2 or 3 points. He cannot have two Jacks because you can see all four of them. Likewise he cannot have a Queen because you can see three of them and his ♥ lead (top of nothing) denied that Queen.

It follows that East MUST have a King, and it must be ♣s or ♦s since he has denied any ♥

Deal 6

East Deals

E-W Vul

♠ K J 5
♥ Q 7 4
♦ T 7 2
♣ A J 9 5

8
11 16
5

♠ 7 6 3
♥ K J T
♦ K J 9 6
♣ T 7 2

N
W E
S

♠ A Q 4
♥ A 8 5
♦ A Q 8 4
♣ 8 6 3

♠ T 9 8 2
♥ 9 6 3 2
♦ 5 3
♣ K Q 4

West	North	East	South
		1NT	Pass
3NT	All Pass		

3NT by West

South for the ♣T. This is because ♣K T or ♣Q T are twice as likely as ♣K Q.

If he does play this way North will win the ♣T and your ♣K Q will get one more trick.

Baker SecondHand 6

You are South. The bidding has been as shown.

You lead the ♠T; low cards from West and North, won by East with the ♠A.

East next plays the ♣3 and you must decide whether to split your ♣K Q.

When you have made your choice

If you split your Honors, playing the ♣Q perhaps, dummy's ♣A will take the trick and East will later play through your ♣K toward dummy's ♣J 9 5. Played in this way he will establish 3 ♣ winners (which he needs for the contract).

If you play low, he MIGHT finesse the ♣J and again establish 3 ♣ winners. But East's correct play would be to put on dummy's ♣9, finessing

Deal 7

North Deals

None Vul

♠ J 8 7 3	18
♥ T	4
♦ J T 9 8 5 2	7
♣ Q 5	
	11

♠ A K 9 4

♥ K Q 6

♦ A Q 4

♣ T 8 6

N	♠ T 6 2
W	♥ 7 3
E	♦ K 7 6 3
S	♣ A 9 4 2

♠ Q 5
♥ A J 9 8 5 4 2
♦ -
♣ K J 7 3

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	6♥
All Pass			

6♥ by South

So he has 2 ♣s left in his hand. If one of them is the ♣K and you play your ♣A then you have handed him the contract.

By playing low you give him a guess to make. If he plays the ♣K he will make the contract, but if he plays the ♣J he will go down. He will probably play the ♣J, figuring you wouldn't have the nerve to duck with the ♣A. He'll know better next time he plays against you.

Baker SecondHand 7

You are East. The bidding has been as shown, (wild).

Partner led the ♦J; ♦Q from dummy, ♦K from you and ruffed by South.

South then pulls two rounds of trumps, (West discards on the second one), followed by his ♠Q, dummy's ♠A K and dummy's ♦A. South discards ♣s on the last two cards.

The ♣6 is then played from dummy and you must make a decision - ♣A or ♣2?

When you have made your choice

You have a full count on South's hand. He started with 2 ♠s, 7 ♥s, and no ♦s. His other 4 cards must have been ♣s, and he has discarded 2 of them.

Deal 8

West Deals

None Vul

♠ J 9 5
♥ 9 3
♦ A K Q
♣ K 9 7 5 2

11
13
12
4

♠ K Q 4

♥ 7 4

♦ J 9 7 5 4

♣ A J 3

N
W
E
S

♠ A T 7 3

♥ 8 6 5 2

♦ T 6 2

♣ 8 4

♠ 8 6 2
♥ A K Q J T
♦ 8 3
♣ Q T 6

West	North	East	South
1♣	Pass	1♥	Pass
1NT	Pass	3NT	All Pass

3 NT by East

has his 9 tricks.

So the way to beat the contract is to go up with your ♣A, then play ♠K, ♠Q and a third ♠, hoping South holds ♠ A x x x.

Baker SecondHand 8

You are North. The bidding has been as shown.

You lead the ♦5; ♦3, ♦T and won by West with ♦K. West now leads the ♣9 from his hand and it is your play.

When you have made your choice

First ask yourself "Where are the ♦A and ♦Q?" South doesn't have either one or he would have played it at the first trick. So West has both of them. So with those 3 tricks and the 5 ♥s in dummy West only needs to find one more winner. Assuming he has the ♣K, (or why play the suit), if you play low he will find that one more winner whichever high ♣ he plays.

Next ask yourself "Where is the ♠A?" Clearly South DOES have this card; otherwise West

Deal 9

North Deals

E-W Vul

♠ J 9 7 4 3
♥ 5 2
♦ A 8 5
♣ 9 7 4

17
5 6
12

♠ Q T 6

♥ K J 8

♦ K Q J 3

♣ A J 2

N		
W		E
S		

♠ 8 5 2
♥ A Q 6 4 3
♦ 7 4
♣ T 6 3

♠ A K
♥ T 9 7
♦ T 9 6 2
♣ K Q 8 5

West	North	East	South
	1NT	Pass	3NT

All Pass

3NT by South

to go with the ♥ he had already won.

Baker Second Hand 9

You are West. The bidding has been as shown.

Partner led the ♥4, won by North's ♥8.

North enters dummy with the ♠K and leads the ♦T. What do you play?

When you have made your choice

You don't have much in your hand, but you do have the ♦A, and you also have the responsibility to help East set up his suit.

So even though you don't know for sure how good that suit is, your plan of action should be to take the ♦A and return a ♥.

As you see, this will defeat the contract. Had you played a low ♦ North would have pocketed that trick and added 4 ♣s and 3 ♠s

Deal 10

West Deals

Both Vul

♠ 9 5 3

♥ A Q

♦ A 6

♣ Q T 9 8 5 2

7
12 13
8

♠ 6 2
 ♥ T 9 4
 ♦ Q J 8 7 4
 ♣ A 7 4

N
W
E
S

♠ K T 8 7 4
 ♥ J 8 7 2
 ♦ T 2
 ♣ K J

West	North	East	South
1♣	Pass	1♦	Pass
2♣	Pass	3NT	All Pass

3 NT by East

differently if he held the Ace.

North will win the ♣A and return his ♠ through East's ♠ A Q. This allows you to set up your ♠ suit while you still have the ♣K for an entry.

Baker Second Hand 10

You are South. The bidding has been as shown.

You lead the ♠7; ♠3, ♠2 and won by East with ♠Q.

East then plays the ♣6 from his hand. Which ♣ should you play?

When you have made your choice

You should not allow yourself to be misled by East winning the first trick with the ♠Q. North does not hold either the ♠A or the ♠J or he would have played it. East is just trying to be deceptive.

That means you need the next ♠ play to come from North, so you play your ♣J and let North win his ♣A. You can be sure North has the ♣A because East would have played the suit

Deal 11
 South Deals
 None Vul
 ♠ Q T 8 5 3 2
 ♥ 7 3
 ♦ Q J T
 ♣ 9 4
 5
 5 4
26

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

West	North	East	South
Pass	2♦	Pass	2♥
Pass	3♥	Pass	6♥
All Pass			

6♥ by South

your two remaining trumps. That would leave one trump in dummy to ruff his ♠J, his only remaining loser.

Baker SecondHand 11
 You are East. The bidding has been as shown. Partner led the ♦Q, you signaled with the ♦8 and South won the ♦A.

South then played low to dummy's ♠K, and led dummy's ♠6. Your decision is not whether to play high or low, but whether to ruff or not, which amounts to the same thing.

When you have made your choice

Even though South holds the ♠A, if you ruff now he will just put on a small ♠ and you will be ruffing a loser. Instead discard a ♦.

South will win the ♠A, but will not be able to ruff any ♠ losers in dummy because your trumps can overruff any of North's trumps.

Suppose you had ruffed the ♠. South would have played his ♠9, leaving himself with ♠ A J. He would then get the lead and pull

Deal 12

West Deals

N-S Vul

♠ K 8 5	♦ A K 7 3	♣ A 7 6 2
♥ 7 4		
	♦ 8 2	
	♣ T 9 4	

13	14	8	5
----	----	---	---

West	North	East	South
1♦	Pass	1♥	Pass
1NT	All Pass		

1 NT by West

♠ Q 9 2

♥ Q 3

♦ Q J T 6

♣ K Q J 8

N		
W	E	
S		

♠ A T 7 4

♥ J 6 5 2

♦ 9 5 4

♣ 5 3

♠ J 6 3

♥ A K T 9 8

♦ 8 2

♣ T 9 4

Baker SecondHand 12

You are North. The bidding has been as shown.

You lead the ♣K and continue with the ♣J then ♣Q, taken by West's ♣A. To trick 4 West plays the ♥4. What do you play?

When you have made your choice

To see why you should play the ♥Q, just visualize the result if you play low. West will finesse with dummy's ♥8. If South wins his ♥J on this trick there will be 4 good ♥ tricks in dummy. If South withholds his ♥J then Declarer will have 3 ♥ winners.

Now visualize the result of playing the ♥Q. Whether West takes this trick or not he cannot win more than 2 ♥s.

Deal 13

North Deals

Both Vul

♠ T 8 4 3
♥ J 5 2
♦ T 4
♣ K T 8 6

17
4 1
18

♠ A J 2
♥ K Q 4
♦ K Q 7 5
♣ Q 7 2

N
W E
S

♠ K Q 5
♥ A 6 3
♦ A 8 2
♣ A J 4 3

♠ 9 7 6
♥ T 9 8 7
♦ J 9 6 3
♣ 9 5

West	North	East	South
	1NT	Pass	6NT

All Pass

6NT by South

the ♣A.

Baker SecondHand 13

You are West. The bidding has been as shown.

Partner led the ♥T, won by dummy's ♥A. At trick 2 North calls for dummy's ♣3. Which card do you play?

When you have made your choice

You would not have been expecting North to play a small ♣ from dummy's holding. The only way it makes sense is if North holds the ♣Q.

If you play your ♣K you will win the trick, but in so doing you will set up 3 ♣ tricks for North, which is all he needs to make the slam.

Play low instead and North will win his ♣Q. But now your ♣K sits behind dummy's ♣J 4 so he can get only one more trick in the suit,

Deal 14

East Deals

None Vul

♠ K 7 2
♥ K J T 9 3
♦ 7 2
♣ K J T

5
11 19
5

♠ 8 4 3

♥ 7 4

♦ Q J 9 5

♣ Q 9 7 5

N		
W	E	
S		

♠ A Q 5
♥ A Q 8 6 5 2
♦ A K
♣ 6 2

♠ J T 9 6
♥ -
♦ T 8 6 4 3
♣ A 8 4 3

West	North	East	South
3♥	Pass	1♥	Pass
5♣	Pass	4NT	Pass
		6♥	All Pass

6♥ by East

Baker Second Hand 14
You are South. The bidding has been as shown.

You lead the ♠J, the ♠K is played from dummy and holds the trick. Next come dummy's ♥K, then another trump to East's ♥A.

At trick 4 East plays the ♣2 from his hand and you must decide what to play.

When you have made your choice

East has 2 small ♣s and faces a choice of dummy plays in the suit. He must decide whether to play you for the ♣A or the ♣Q. If you play your ♣A you make the decision very easy for him.

When you correctly play your small ♣ life becomes harder for East. Sometimes he will guess correctly and play dummy's ♣K, but other times he will play dummy's ♣J, hoping you have the ♣Q.

Deal 15

South Deals

None Vul

♠ T 8 7 6 2
 ♥ T 5 4
 ♦ K 6
 ♣ J 9 6

11	♠ K Q J
4 10	♥ A K 7 3
15	♦ Q T 9 4
	♣ 7 3

♠ 5 4
 ♥ J 6 2
 ♦ J 8 5 2
 ♣ A K Q 2

N	
W	E
S	

♠ A 9 3
 ♥ Q 9 8
 ♦ A 7 3
 ♣ T 8 5 4

West	North	East	South
			1NT

Pass	3NT	All Pass	
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3 NT by North

Baker Second Hand 15

You are East. The bidding has been as shown.

Partner led the ♠6. You won the ♠A and returned the ♠9, won by South's ♠Q.

South next played to dummy's ♣A and led the ♦2. What do you play?

When you have made your choice

Count the points. South's 15-17 plus North's 11 plus your T comes to 36-38. So West has room for an Ace or a King, but no more.

West's second ♠ play was the 2, so it looks like he started with 5 ♠s. And the fall of South's ♠s looks like he may have 1 ♠ left, very likely the ♠K.

All this means that you should take your ♦A now and return your last ♠ to establish West's suit. Now West's ♦K will be an entry to the ♠s

If you play low, West will have to take the ♦K now, and although he can play a ♠ to establish the suit, he will not have an entry to be able to cash them.

Deal 16

West Deals

E-W Vul

♠ A J T 7 3

♥ 9 8 6 4

♦ K 7

♣ A K

7
15 14
4
 ♠ 9 4
 ♥ A 2
 ♦ T 6 4 3
 ♣ Q J T 7 5

 N
 W E
 S

 ♠ K Q 8 6
 ♥ K 7 5 3
 ♦ A Q 5
 ♣ 8 4

 ♠ 5 2
 ♥ Q J T
 ♦ J 9 8 2
 ♣ 9 6 3 2

West	North	East	South
1 ♠	Pass	2 ♥	Pass
4 ♥	Pass	4 ♠	Pass
6 ♠	All Pass		

6 ♠ by West

Suppose you play low on this ♥ (as West hopes you will). Dummy's ♥K will take the trick, and when another ♥ is played you will have to win it with your now bare ♥A. You will then have to play a ♦ or a ♣, giving West a ruff and sluff.

But if you take your ♥A now, then exit with your ♥2, West can win the ♥K but will still have to lose a ♥ to South.

Baker Second Hand 16

You are North. The bidding has been as shown.

You lead the ♣Q, South plays low and West wins the ♣A.

West pulls trumps in 2 rounds. He then takes the ♦K, ♦Q, ♦A, discarding a ♥ on the last one. Next he plays dummy's last ♣ to his ♣K.

Having done all this, West now plays a low ♥ from his hand. What do you play?

When you have made your choice

If you followed what West was doing you will realize that he has eliminated both the ♦s and ♣s from both his hand and dummy. If it isn't clear that he is now out of ♣s, just remember the bidding - he must have had 5 ♠s and 4 ♥s.

Deal 17

North Deals

None Vul

♠ 8 4 3
♥ Q T 4
♦ 8 7 3
♣ J 8 7 4

14
3 6
17

♠ A 6
♥ A K 9 6 5
♦ J T 5
♣ Q T 2

N		
W		E
S		

♠ K Q J 9 5
♥ -
♦ 9 6 4 2
♣ 9 6 5 3

♠ T 7 2
♥ J 8 7 3 2
♦ A K Q
♣ A K

West	North	East	South
Pass	1♥	Pass	3♦
All Pass	3NT	Pass	6♥

6♥ by South

again win with one of his high ones. But now the position will be clear to North and he will return to dummy and play another ♥, finessing your ♥T. With no trump loser he will make the slam.

Baker SecondHand 17

You are West. The bidding has been as shown.

East led the ♠K, won by North's ♠A. North played a small ♣ to dummy's ♣A, then led dummy's ♥J.

What do you play? ♥Q or ♥4?

When you have made your choice

Remember that North opened 1♥, so he has 5 of them. With only 3 trumps out he has no intention of finessing. Perhaps he led the ♥J just to tempt you to cover in this situation.

If you play low he will win with one of his high ♥s and then you will have a sure ♥ winner. Along with the ♠ winner East has you will defeat the slam.

If you cover the ♥J with your ♥Q North will

Deal 18

East Deals

N-S Vul

♠ Q J 6
♥ T 5 4
♦ A K 3
♣ A Q 7 4

12
16 8
4

♠ K T 7 4

♥ A 3

♦ J T 9 2

♣ K J 9

N
W
E
S

♠ 8 3
♥ K Q J 9 8 6
♦ Q 7 5
♣ 6 2

♠ A 9 5 2
♥ 7 2
♦ 8 6 4
♣ T 8 5 3

West	North	East	South
4♥	All Pass	2♥	Pass

4♥ by West

Baker SecondHand 18

You are South. The bidding has been as shown.

You decide a trump lead is called for and lead the ♥2. Your partner wins with the ♥A and plays the ♦J. East lets this go to dummy's ♦K, (but you know he has ♦Q), then plays a trump back to his ♥K, pulling the 2 outstanding trumps from South and North.

East's next play is the ♠3 from his hand. Do you play your ♠A or not?

When you have made your choice

Even if East doesn't have the ♠K he can establish a ♠ winner just by leading twice toward the ♠ Q J. That winner will take care of whatever black-suit loser he may have.

If North has a ♣ trick it is important to get it established soon. So go up with the ♠A and play a ♣ through dummy's ♣ A Q. When East tries the ♠ suit again NORTH can win and cash his ♣K for the setting trick.

If you play low on East's ♠ play North will be forced to win the trick and he cannot profitably attack the ♣ suit from his side.

Deal 19

South Deals

None Vul

♠ J 9 4 2

♥ 7 3

♦ T 7 5

♣ Q T 6 5

9
3 8
20

♠ 6
♥ Q J 9 6
♦ Q 6 3
♣ A 7 4 3 2

N		
W	E	
S		

♠ A T 8 7 3
♥ T 4
♦ K J 8 4
♣ 9 8

♠ K Q 5
♥ A K 8 5 2
♦ A 9 2
♣ K J

West	North	East	South
			1♥
Pass	3♥	Pass	4NT
Pass	5♦	Pass	6♥
All Pass			

6♥ by South

contract.

Now assume you play low. South will play the ♠Q which will win the trick and he will no longer have a ♠ loser. BUT - now he will have no way to dispose of the two ♦ losers and will go down 1.

Baker SecondHand 19

You are East. The bidding has been as shown.

Partner led the ♥3, you play ♥T and South wins the ♥A. South pulls the last two trumps by leading low to dummy's ♥Q. He now calls for the ♠6. Will you play your ♠A or not?

When you have made your choice

When a singleton in dummy is led through your Ace it is more often better to play low than to go up with the Ace. Declarer might not even have the King, or he may have the King Jack combination and guess wrong.

Here it works out best to play low even though South has the ♠ K Q 5.

Assume you play your ♠A. South will play his loser, of course, and later will be able to discard two of dummy's ♦s on the ♠ K Q. He can then ruff his two ♦ losers and make the

Deal 20

East Deals

Both Vul

♠ A J 9 6 5
 ♥ A 9 6 2
 ♦ K 7
 ♣ Q 3

4
 14 17
 5

♠ 8 4
 ♥ K 5
 ♦ J T 9 5 4
 ♣ 9 8 6 2

N
 W E
 S

♠ K Q T 3
 ♥ J 8 7 4
 ♦ A 3
 ♣ A K 7

♠ 7 2
 ♥ Q T 3
 ♦ Q 8 6 2
 ♣ J T 5 4

West	North	East	South
3♠	Pass	6♠	All Pass

6♠ by East

Baker SecondHand 20
You are North. The bidding has been as shown.

You lead the ♦J and dummy's ♦A wins the first trick. Declarer pulls trumps with dummy's ♠K, then his ♠A. He then plays his ♦K and follows with ♣Q, ♣K and ♣A, discarding a ♥ from his hand on the last.

With all that completed West plays the ♥A. What do you play?

When you have made your choice

It may look foolish to waste your ♥K but look what will happen if you don't. West will follow up with another ♥ and when you win the ♥K you will be forced to play a minor suit. Since both East and West are out of ♦s and ♣s you will be giving them a ruff-sluff and the contract.

But if you dump your ♥K under West's ♥A look at what's left. West has ♥ losers and when he plays a ♥ from either hand South will scoop up two tricks with his ♥ Q T.