

We are going to take the role of defenders and try to count declarer's likely tricks.
Contract 3NT.

	{dummy}
	AK2
	Q54
	J42
{you}	KQ98
J53	
A32	
10983	
A76	

- 1) you lead the 10 diamonds and dummy's J wins the trick.
declarer has thus 4 tricks in diamonds -the J + Q + K+ A
- 2) dummy leads the King clubs {which you win with the Ace clubs };
one imagines declarer has the J clubs (at least) and therefore has 3 club tricks.
Time to take stock -----
declarer has 4 diamond tricks
declarer has 3 club tricks
declarer has 2 spade tricks
declarer has 9 tricks in total

How might you beat the contract ? You must lead hearts { you hope partner has something like KJ xx of hearts}. Certainly possible AND if you don't lead a heart the declarer makes 9 tricks anyway as we have seen.

Last hand -3NT.

	{dummy}
	Q72
	KQJ10
	64
{you}	AQJ10
J53	
A32	
QJ109	
K76	

- (1) you lead the Q diamonds and declarer wins with the Ace.....
did you notice what partner played ? its important. Let us say partner played the 2 diamonds.
- (2) declarer plays a small club to dummy's 10 {finessing your K clubs}.
- (3) dummy plays the K hearts -which you win.

stock time -----
declarer has 2 diamond tricks *i.e. A + K*
declarer has 4 club tricks *i.e repeated club finesses prevent your K making*
declarer has 3 heart tricks *i.e Q+J+10*
declarer has 9 tricks in total

Time to get cracking ! - lead a spade and hope that partner's spades will provide enough tricks to beat the contract.